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ABSTRACT

Trends in financial aid to students in Maryland colleges and universities are reported. Attention is directed to the distribution of different types of aid to undergraduate and graduate students, and financial aid awarded by type of institution. Characteristics of recipients of Guaranteed Student Loans, General State Scholarships, and Senatorial Scholarships are identified, along with the income distribution of undergraduate recipients of Pell Grants. Information is also provided on state actions on financial aid during 1982-1985, the history of state financial aid programs since 1970, the proposed federal fiscal year 1986 budget, and the impact of proposed changes. Included are descriptions of seven federal and 16 state student financial aid programs, detailed aid data for 1982-1983 and 1983-1984, and four-year trend data by type of institution, as well as for the University of Maryland, Morgan State University, and St. Mary's College. Among findings are that: in 1983-1984 undergraduate students received the largest amount of aid from loans (42.1 percent), followed by grants (32.7 percent), scholarships (14.9 percent), and employment (10.4 percent); and graduate students received about a third of their aid in 1983-1984 from grants, scholarships, and fellowships (33.8 percent), employment (33.6 percent), and loans (32.6 percent). (SW)

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Student Financial Aid in Maryland:

Programs, Trends, and Analysis

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Student Financial Aid in Maryland:

Programs, Trends, and Analysis

State Board for Higher Education
16 Francis Street
Annapolis, Maryland 21401

August, 1985

State of Maryland

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FOREWORD

The State Board for Higher Education has prepared this report on student financial aid as a part of its continuing effort to maintain a current data base on the important issues of financial aid in Maryland. The report provides information on aid awarded at Maryland institutions in 1982-83 and 1983-84 and includes an analysis of state scholarship programs, federal aid, and the impact of changes in federal aid programs.

We are grateful for the cooperation and assistance provided by the segments of higher education in Maryland.

Ms. Janice Breslin of the Division of Finance and Facilities had primary responsibility for this report.

Sheldon H. Knorr
Commissioner

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STUDENT FINANCIAL AID

I. OVERVIEW/HIGHLIGHTS

** 85,822 undergraduate students received $155,832,587 in financial aid in 1983-84 with an average award of $1,815.

** 12,520 graduate students received $63,520,855 in financial aid in 1983-84 with an average award of $5,073.

** In 1983-84, undergraduate students received the largest amount of aid from loans (42.1%) followed by grants (32.7%), scholarships (14.9%), and employment (10.4%).

** Graduate students received about a third of their aid in 1983-84 from each category reported -- Grants, Scholarships, and Fellowships (33.8%), Employment (33.6%), and Loans (32.6%).

** Undergraduate students are heavily dependent on federally funded aid (71.5% of aid received in 1983-84 was from federal programs).

** Graduate students received 35.5 percent of their aid from federally funded programs in 1983-84.

** Financial aid received by undergraduate students increased by 19.3 percent from 1980-81 to 1983-84. While tuition and fees for full-time, in-state undergraduates at public four-year colleges and universities increased by 59.6 percent.

** Financial aid received by graduate students increased by 18.8 percent from 1980-81 to 1983-84 with the largest dollar increase occurring in Grants, Scholarships, and Fellowship programs.

** In 1983-84, 36.4 percent of financial aid received by all students was from loan programs. Students at Independent Postsecondary institutions were the most dependent on loans (67.1%) followed by undergraduates at public 4-year institutions (44.3%), undergraduates at Independent colleges and universities (39.8%), and community college students (34%).

** The average indebtness for students in 1982-83 was $2,638 for freshmen, $4,037 for sophomores, $5,319 for juniors, $5,235 for seniors, and $10,208 for graduate students.

** The proposed FY 1986 Federal budget recommends a reduction of over 20 percent in current dollars in Title IV aid programs.

** Major federal policy changes proposed include:

- an annual cap of $4,000 for total aid received;
- Pell grant and campus-based aid restricted to students with a family adjusted gross income of less than $25,000;
- GSLs restricted to students with a family adjusted gross income of less than $32,500;
- an $800 self-help expectation would be required for any student to be eligible for other federal aid.

A description of the data base for this report is contained in Appendix A.

II. STUDENT FINANCIAL AID PROGRAMS

Aid provided to students can be grouped into four main types - grants, loans, scholarships, and employment . Grants are defined to "include financial assistance that are made outright on the basis of need and require no repayment in service or cash." Scholarships are similar to grants in that no repayment in service or cash is required; however, scholarships usually have "criteria based on academic skills and attainment, athletic skills or other criteria, instead of, or in addition to, demonstrated financial need." Loans are financial assistance awards that require repayment in service or cash when a student has completed a degree program or when enrollment is terminated. Student employment involves the payment for services rendered by students. Employment programs may be financed partially by the Federal or State government or solely by institutional or other nongovernmental programs.

Student financial aid is administered through federal, state, institutional, and private programs. Federal programs include: Pell grants, Supplemental Education Opportunity Grants (SEOG), College Work Study (CWS), National Direct Student Loans (NDSL), Guaranteed Student Loans (GSL), the PLUS Loan Program and State Student Incentive Grants (SSIG).

State financial aid programs in Maryland include sixteen scholarship programs receiving appropriations in 1983-84 that are administered by the State Scholarship Board (SSB) and the Other Race Grant Program administered by the State Board for Higher Education and the State Colleges and Universities. The major programs administered by the SSB include: General State Scholarships, Senatorial Scholarships, Delegate Scholarships, Proprietary Grants, and the Distinguished Scholar Awards.

Financial aid is also administered through institutions of higher education. Institutional programs include tuition waiver programs, grant/scholarship programs based on need, merit and/or athletic ability, and work/study programs.

A more detailed description of these programs can be found in Appendix B.

A. Distribution of Student Financial Aid

In 1983-84 students in Maryland postsecondary institutions received a total of $219,353,442 in financial aid of which $155,832,587 or 71.0 percent went to undergraduate students and $63,520,855 or 29.0 percent went to graduate students. A total of 85,822 unduplicated awards were distributed to undergraduates with an average award of $1815; 12,520 unduplicated awards were received by graduate students with an average award of $5073.

Figures 1 and 2 illustrate the distribution of aid to undergraduates and graduates by type for the 1983-84 academic year.

Undergraduates received the majority of their aid through loans (42.1%), followed by grants (32.7%), scholarships (14.9%), and employment (0.4%). Graduate students received about a third of their aid from each category reported.

Figures 3 and 4 indicate the distribution of this aid by type of program for undergraduate and graduate students. The majority of the dollars received by undergraduates in all programs except scholarships are received through federal programs:

-- Pell grants account for 62.5 percent or $31,841,157 of all undergraduate grants while SEOGs account for 10.2 percent or $5,218,706 of total undergraduate grants.

-- All but 3.8 percent of loan dollars are from federally administered programs with 82.4 percent from GSL's, 10.2 percent from NDSL's, and 3.67 percent from PLUS programs.

-- Student employment programs are supported primarily through federal CWS programs (56.2%); however, institutional programs comprise a large portion of the total dollars received in 1983-84 ($6,976,158 or 43.8 percent).

In summary, undergraduate students are heavily dependent upon financial aid received from federal programs. In 1983-84 undergraduate students were awarded $111,482,511 from federal programs which represents 71.5 percent of the total funds received by these students (see Figure 5).

In comparison, graduate students received $22,562,895 or 35.5 percent of their aid from federal programs. The majority of aid for graduate students was provided through institutional programs (59.4 percent) of assistantships, grants, scholarships, and fellowships. Figure 5 displays the percent and dollars received by undergraduate and graduate students in 1983-84 by administrative type.

B. Trends in Financial Aid Programs, 1980-81 to 1983-84

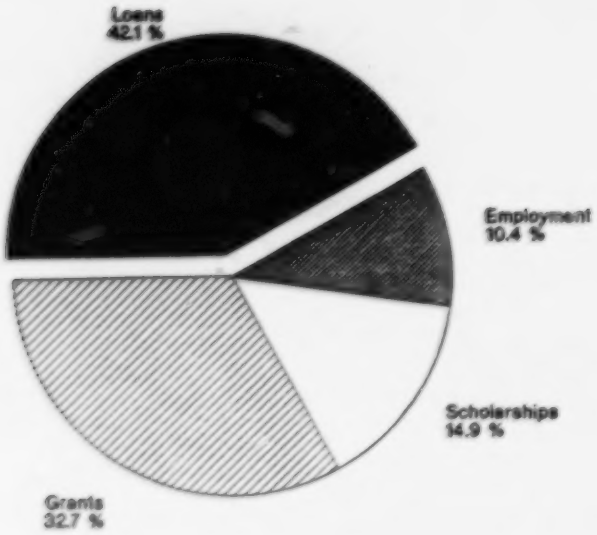
Tables 40 - 52 in Appendix C provide detailed data on financial aid awarded from 1980-81 to 1983-84.

1. Undergraduate Students

From 1980-81 to 1983-84 the total financial aid dollars awarded to undergraduate students increased by $25,152,024 or 19.3 percent; with increases of 9.81 percent in grants, 20.7 percent in loans, 40.8 percent in scholarships and 19.7 percent in student employment. The largest aid program,

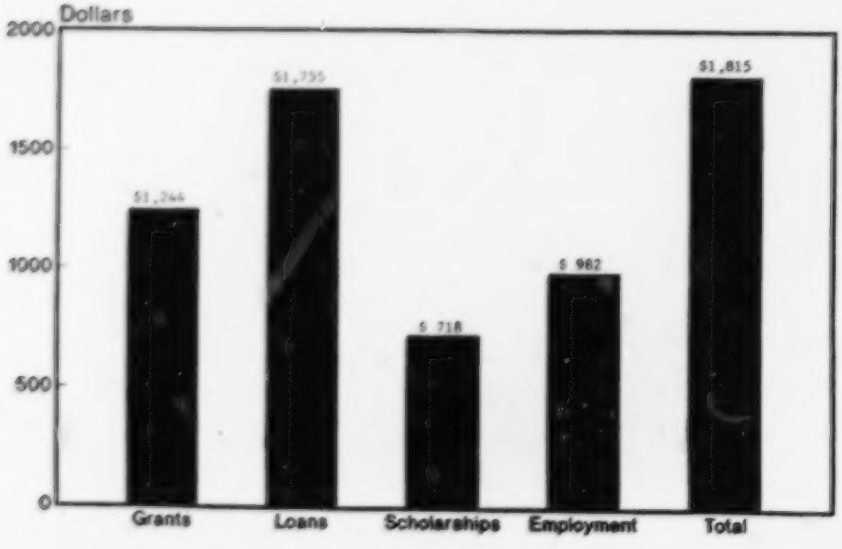
FIGURE 1

UNDERGRADUATE STUDENT FINANCIAL AID
1983-84



Percent Distribution of Dollars

	Dollars
Grants	$ 50,960,817
Loans	$ 65,570,651
Scholarships	$ 23,170,364
Employment	$ 16,130,755
Total	$155,832,587



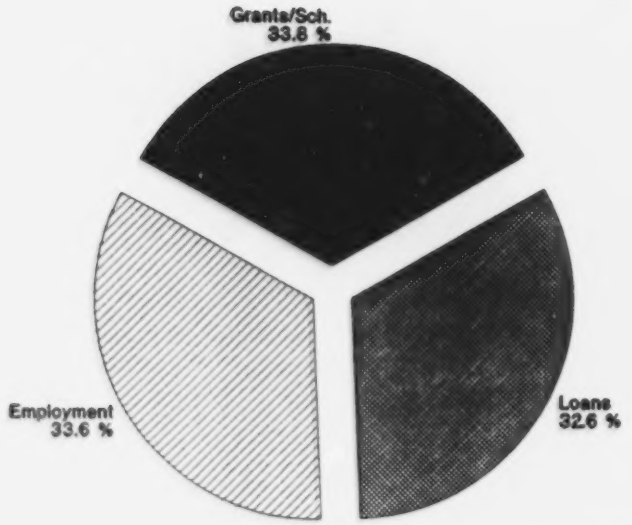
Average Award

Number of Unduplicated Awards	
Grants	40,935
Loans	37,350
Scholarships	32,253
Employment	16,423
Total	85,822

NOTE: The sum of the number of unduplicated awards by type of aid is greater than the total number of unduplicated awards since many students have more than one type of aid.

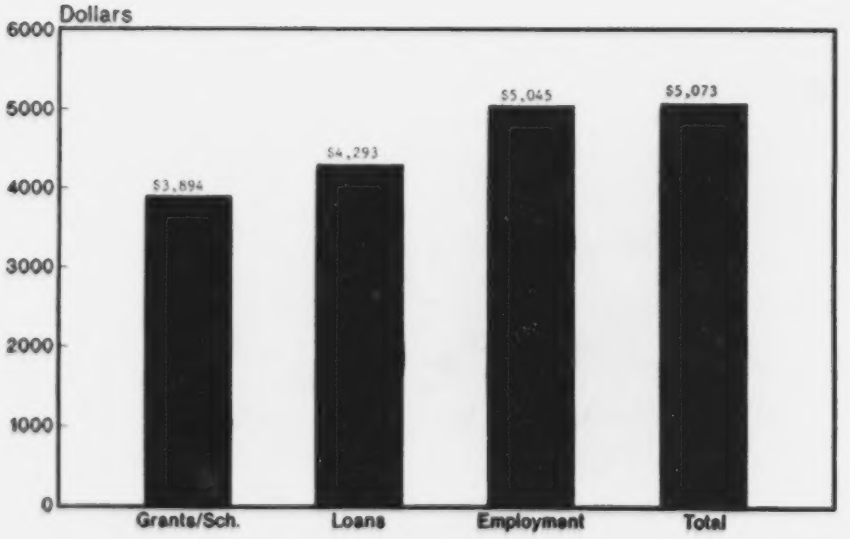
FIGURE 2

GRADUATE STUDENT FINANCIAL AID
1983-84



Percent Distribution of Dollars

	Dollars
Grants/Scholarships/Fellowships	$21,445,296
Loans	$20,724,457
Employment	$21,351,102
Total	$63,520,855



Average Award

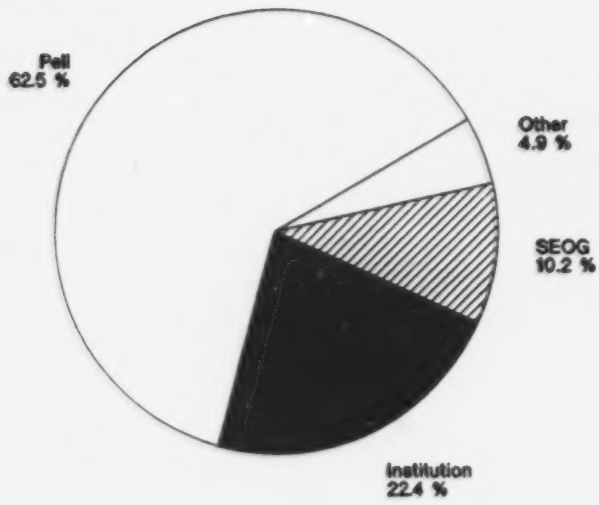
	Number of Unduplicated Awards
Grants/Scholarships/ Fellowships	5,506
Loans	4,827
Employment	4,232
Total	12,520

NOTE: The sum of the number of unduplicated awards by type of aid is greater than the total number of unduplicated awards since many students have more than one type of aid.

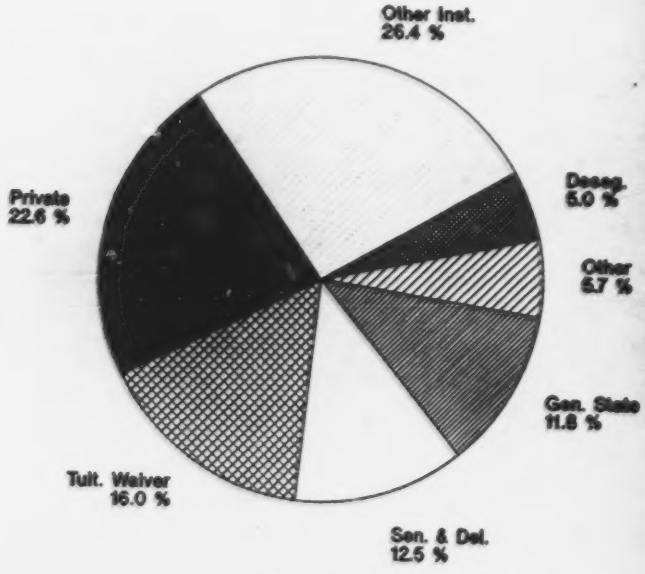
FIGURE 3

DISTRIBUTION OF FINANCIAL AID DOLLARS,1983-84

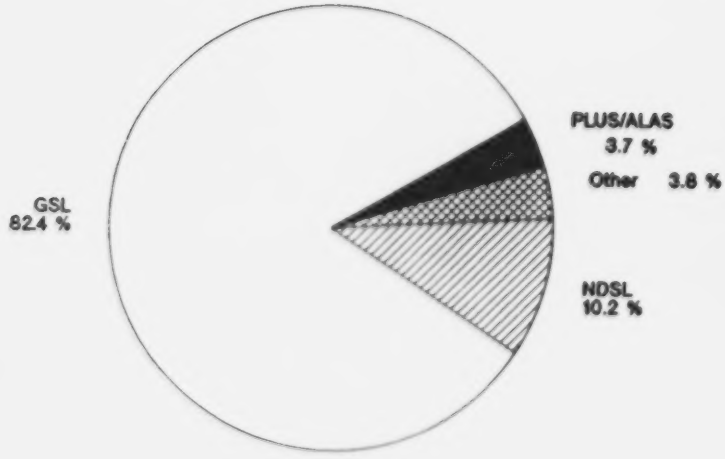
Undergraduates



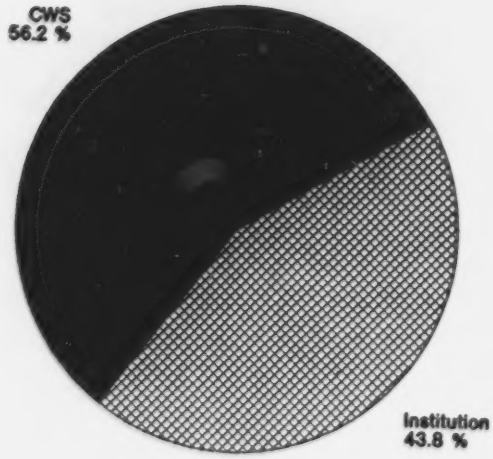
Grants



Scholarships



Loans

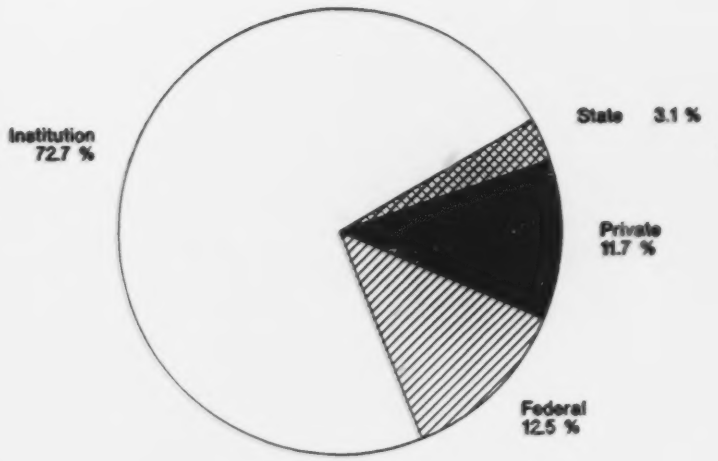


Student Employment

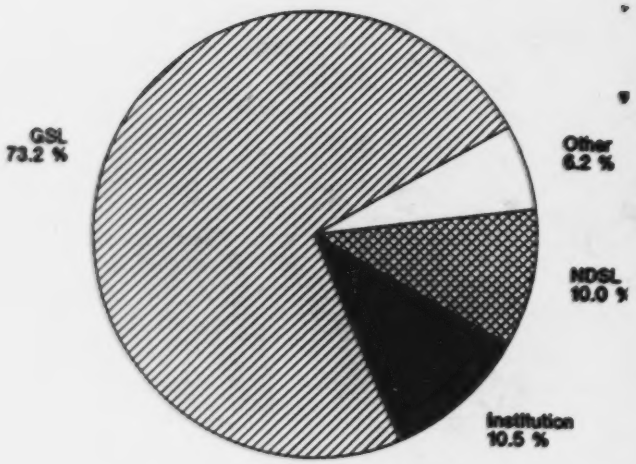
FIGURE 4

DISTRIBUTION OF FINANCIAL AID DOLLARS,1983-84

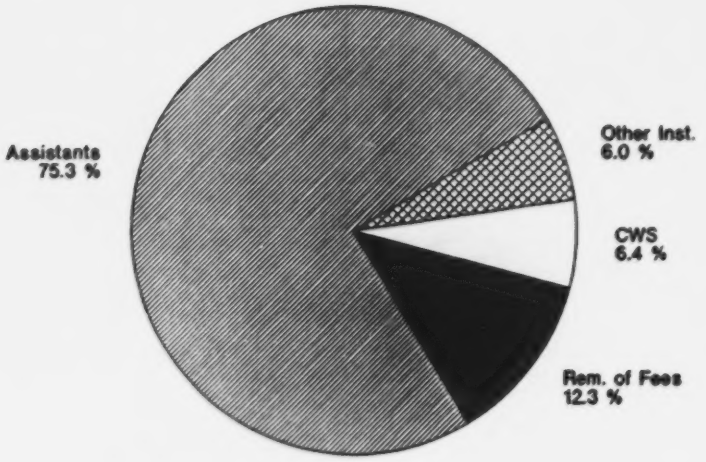
Graduates



Grants, Scholarships & Fellowships



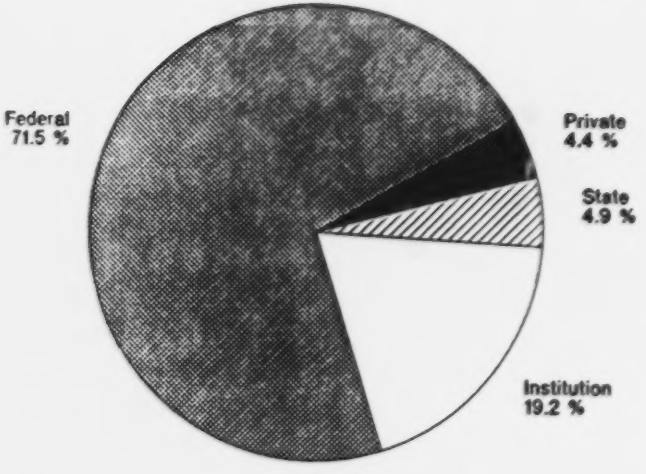
Loans



Student Employment

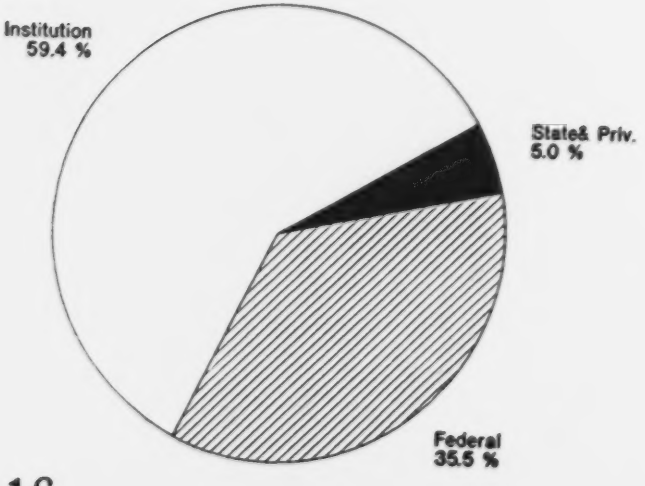
FIGURE 5

FINANCIAL AID BY FUNDING SOURCE, 1983-84



Undergraduates

	Undergraduates				
	Federal	State	Institutional	Private	Total
Grants	$ 38,268,822	$ -	$ 11,402,487	$ 1,289,508	$ 50,960,817
Loans	63,674,932	-	1,628,115	267,604	65,570,656
Scholarships	472,982	7,633,805	9,819,992	5,243,585	23,170,369
Employment	9,065,775	-	7,064,980	-	16,130,755
Total	$111,482,511	$ 7,633,805	$ 29,915,574	$ 6,800,697	$155,832,587



Graduates

	Graduates				
	Federal	State	Institutional	Private	Total
Grants/Scholarships/ Fellowships	$ 2,675,843	$ 671,432	$ 15,586,498	$ 2,511,523	$ 21,445,296
Loans	18,520,780	-	2,183,177	20,500	20,445,296
Employment	1,366,272	-	19,984,830	-	21,351,102
Total	$ 22,562,895	$ 671,432	$ 37,754,505	$ 2,532,023	$ 63,520,855

loans, experienced the greatest increase in terms of dollars, $11,232,583, followed by scholarships with an increase of $6,713,635. Grant programs increased by $4,551,005 and employment programs by $2,654,801 (see Table 1).

Within the grant programs the largest increases were in the institutional and private programs while the major federal programs, Pell and SEOG, increased only slightly.

Among student loan programs, growth in GSL's was responsible for 71 percent of the total increase. The PLUS/ALAS program increased substantially as well as institutional loan programs, while other federal programs, including NDSL's, declined slightly.

Among scholarship programs, the most substantial change occurred in institutional programs, an increase of $4,312,751. Private scholarships grew by $1,376,818, federal scholarships by $362,293, while State programs experienced a net increase of $661,771.

Increases in institutional aid comprised almost 90 percent of the total increase in student employment programs. The federal CWS program increased only slightly.

The number of undergraduates receiving any type of aid increased by 5.9 percent from 1981-82 to 1983-84, with the number of students receiving loans increasing by 13.7 percent and the number of students receiving scholarships by 7.4 percent. Student awards of grants and employment remained relatively stable.

While the number of students receiving aid increased by 5.9 percent the average award grew by a slight .6 percent. A review of this trend by type of aid indicates that while the number of loans awarded comprised the largest portion of this increase, the average loan awarded decreased by a significant 28.7 percent. The average award in grants, scholarships and employment increased by 12.4, 14.7, and 9.1 percent respectively.

2. Graduate Students

Table 1 shows that financial aid awarded to graduate students increased a total of $10,034,865 from 1980-81 to 1983-84. Seventy-seven percent of this increase occurred in grant, scholarship, and fellowship programs offered by institutions. Federal grant, scholarship, and fellowship programs declined significantly, a decrease of $2,197,561 during this period. Loan programs experienced an increase of 8.31 percent and student employment programs increased by 2.99 percent.

The total increase in loan awards includes increases in NDSL's, PLUS and institutional and private programs. GSL's and other federal loan programs declined slightly.

Table 1

DOLLARS OF STUDENT FINANCIAL AID, 1980-81 to 1983-84

Undergraduates

	1980-81	1981-82	1982-83	1983-84	Dollar Change	Percent Change
Grants	$ 46,409,812	$ 45,140,668	$ 45,650,941	$ 50,960,817	$ 4,551,005	9.81%
Loans	54,338,068	68,125,548	59,234,972	65,570,651	11,232,583	20.67
Scholarships	16,456,729	18,367,502	19,633,860	23,170,364	6,713,635	40.80
Employment	13,475,954	14,688,550	15,454,311	16,130,755	2,654,801	19.70
Total	**$130,680,563**	**$146,322,268**	**$139,974,084**	**$155,832,587**	**$ 25,152,024**	**19.25%**

Graduate

	1980-81	1981-82	1982-83	1983-84	Dollar Change	Percent Change
Grants/Scholarships/ Fellowships	$ 13,619,309	$ 16,281,203	$ 19,499,906	$ 21,445,296	$ 7,825,987	57.46%
Loans	19,135,064	22,270,035	18,068,051	20,724,457	1,589,393	8.31
Employment	20,731,617	21,141,778	20,147,893	21,351,102	619,485	2.99
Total	**$ 53,485,990**	**$ 59,693,018**	**$ 57,715,850**	**$ 63,520,855**	**$ 10,034,865**	**18.76%**

Source: S-5, Financial Aid Report

All graduate employment programs experienced increases except for remission of fees for graduate assistants. The largest change occurred in the federal CWS program which increased by $695,020 or 103.5 percent.

Table 1 provides the total dollars awarded to undergraduate and graduate students during this period; Figures 6 and 7 display the change in these dollars by total amount and average award.

C. Financial Aid Awarded by Type of Institution

Tables 30 - 39 in Appendix C provide information on financial aid received by students at the types of institutions for 1983-84.

1. Community Colleges

In 1983-84, 34,051 community college students received a total of $32,241,923 in all types of student financial aid, which was 20.6 percent of the total aid awarded to undergraduates in the State. The average award was $946. Community college students received 41.8 percent of their aid from grants, primarily Pell Grants and SEOGs. Loans comprised 34 percent of the total awards with 27.8 percent of aid received from GSLs. Student employment programs provided 14.3 percent of the total aid and scholarships, 9.7 percent.

Community college students receive a preponderance of aid from federal programs. Almost 82 percent of total aid received was from federal programs with 41.1 percent from grants, 29.3 percent from loans, and 11 percent from College Work-Study. Institutional aid programs account for almost 12 percent of aid received, private aid 4.1 percent and State aid only 1.5 percent.

The total aid to community college students increased by $6,176,419 or 23.7 percent from 1980-81 to 1983-84. The largest increase is in the loan programs, 61.1 percent, followed by a 53.9 percent increase in scholarships. In terms of dollars awarded loans accounted for 67.3 percent of the total increase. Grants and employment dollars increased by 5.73 percent and 3.87 percent respectively.

2. University of Maryland

Students attending the University of Maryland institutions received a total of $66,045,304 in financial aid in 1983-84. Undergraduates received $35,286,640 or 53.4 percent of this amount and graduates $30,758,664 or 46.6. Students attending the University of Maryland received approximately 30 percent of all aid awarded. A total of 19,232 undergraduate students received aid with an average award of $1,834; 7,246 graduate students received aid with an average award of $4,244.

The major source of aid for undergraduate students was loans, which comprised 44.9 percent of total aid dollars, of

FIGURE 6

TRENDS IN STUDENT FINANCIAL AID BY TYPE
1980-81 TO 1983-84

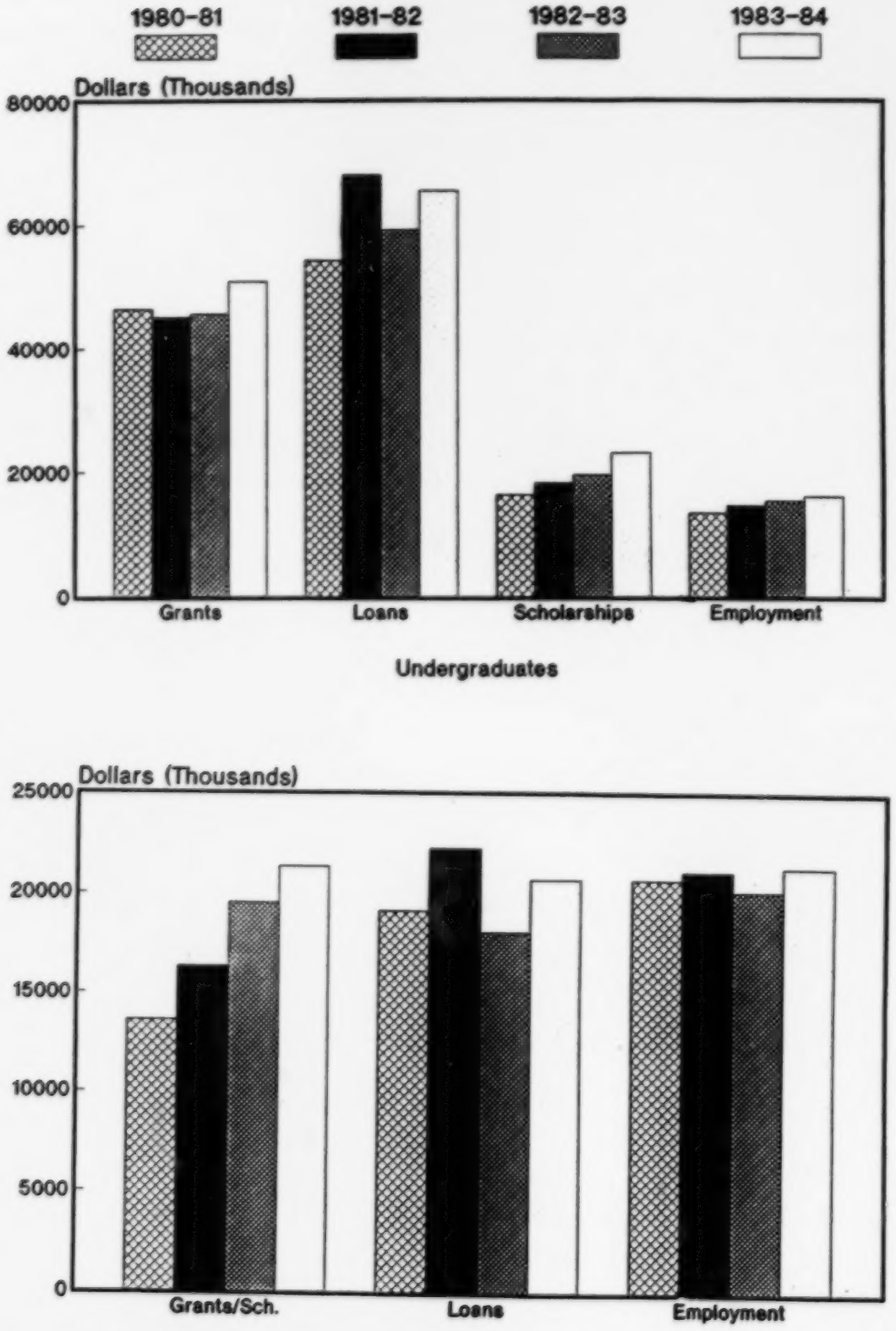
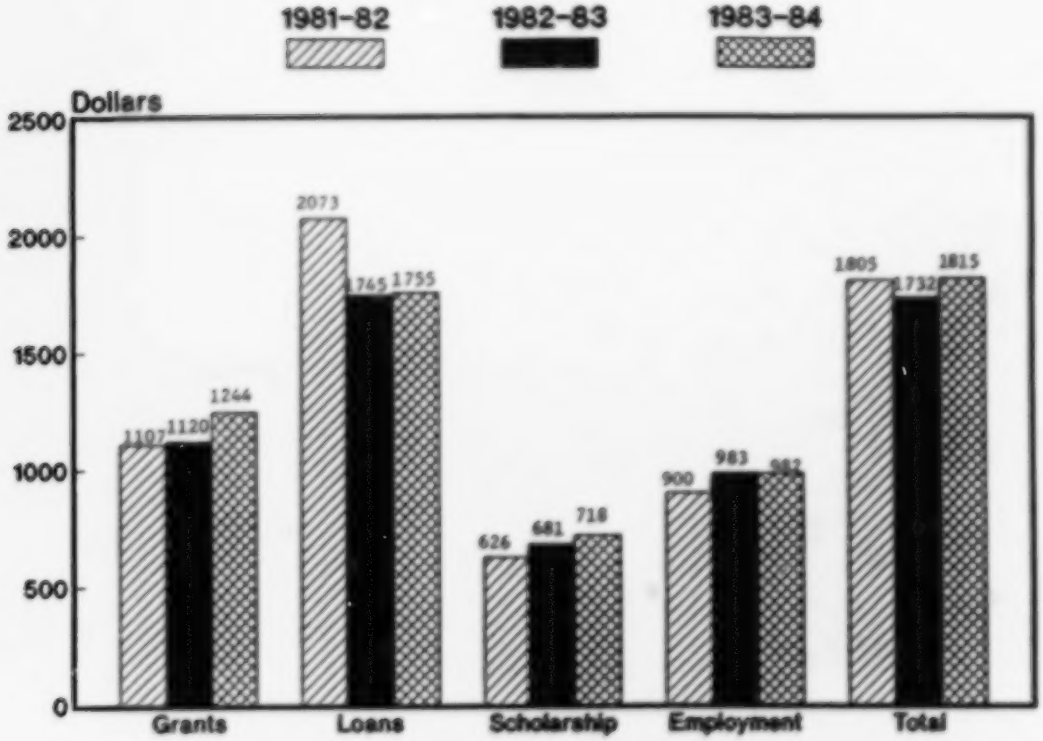


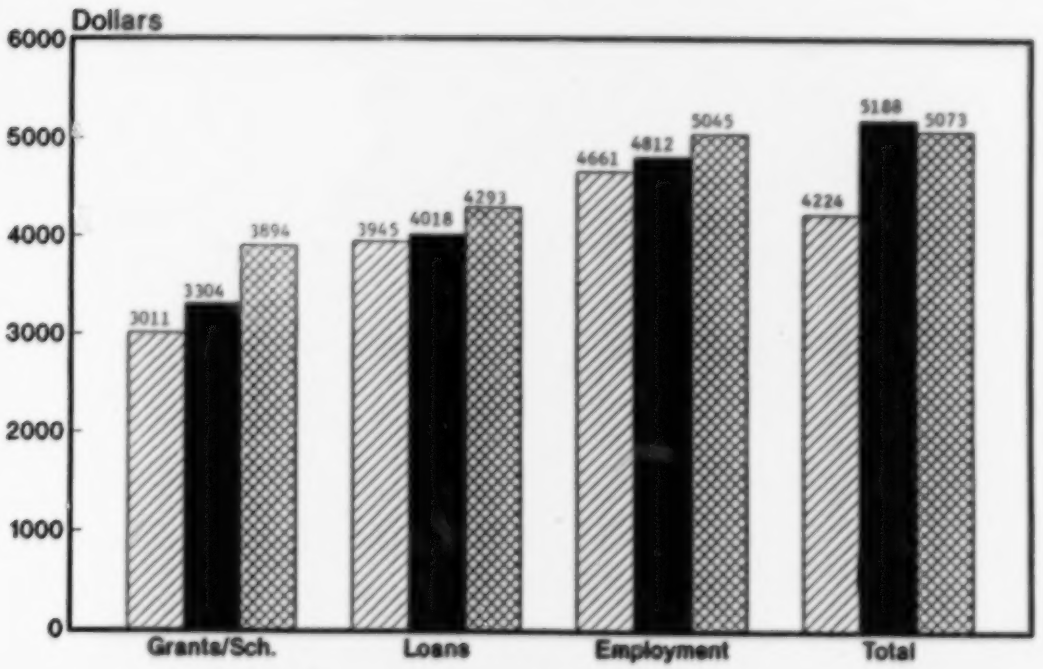
FIGURE 7

AVERAGE FINANCIAL AID AWARD

1981-82 TO 1983-84



Undergraduates



Graduates

which GSLs were the primary source. Grants provided 29.5 percent of total aid dollars, scholarships 18.4 percent and employment, 7.0 percent. Federal programs provided over 6.8 percent of aid and institutional programs almost 17 percent. State and private sources of aid were about equal with 6.6 and 6.8 percent respectively. Graduate students at the University of Maryland institutions received most of their aid from employment (53.2 percent), primarily through assistantships. Loans accounted for 30.9 percent of aid and grants, scholarships and fellowships, 15.7 percent. The main source of loan aid was the GSL program.

In contrast to undergraduate aid, most of the aid received by graduate students was through institutional programs. In 1983-84, almost 63 percent of the total aid received by graduate students came from institutional programs, primarily assistantships. Federal aid comprised most of the remaining aid received, almost 35 percent, while State and private programs contributed very small amounts.

From 1980-81 to 1983-84 financial aid received by students attending University of Maryland campuses increased by $4,066,802 or 6.56 percent. Undergraduate aid increased very slightly, only $259,390 or 0.74 percent, while aid for graduate students increased by $2,777,969 or 11.02 percent.

While aid remained relatively stable at the undergraduate level, shifts in the type of aid occurred. All aid except loans increased with a 23.5 percent increase in employment, a 15.8 percent increase in scholarships, and a 9.5 percent increase in grants. The largest dollar increase occurred in institutional grants, an increase of $1,666,615. Institutional employment programs increased by $617,014 and institutional high ability programs by $523,178. Private athletic scholarships also increased significantly, an increase of $478,774.

Loans at the undergraduate level decreased by $2,010,657. This decrease is attributable to a decline of $2,823,026 or 17.8 percent in the GSL program.

At the graduate level, a similar trend appears. Grants, scholarships, fellowship and employment programs increased by a total of $5,184,472 or 19.2 percent, while graduate loans decreased by $1,372,060 or 12.6 percent. Within the loan program, GSLs decreased by $2,222,824 or 22.9 percent which was offset slightly by increases in the NDSL, PLUS, and other federal and institutional loan programs.

3. State Universities and Colleges

The state universities and colleges, including Morgan and St. Mary's received a total of $40,426,759 of financial aid in 1983-84. That represents approximately 18 percent of the total aid awarded in the State. Of this amount $35,680,782 or 88.3 percent went to undergraduate students and $4,745,977 or 11.7 percent to graduate students. At the

undergraduate level a total of 18,164 students received aid with an average award of $1,964; at the graduate level 1,712 received aid with an average award of $2,772.

Undergraduate students received most of their aid from loans and grants, 43.7 and 30.7 percent respectively. As would be expected, most of the loan aid was provided by GSLs and Pell awards provided most of the grant aid. Scholarship aid totaled $4,405,889 or 12.3 percent and aid awarded through employment programs totaled $4,733,690 or 13.3 percent.

Aid administered through federal programs provided the bulk of the dollars received by undergraduates at the state universities and colleges. Federal aid dollars totaled $28,354,441 or 79.5 percent of all aid received by these students in 1983-84. Institutional aid ranked second with $4,047,995 distributed, 11.3 percent of total aid. State aid which consists of aid distributed by the State Scholarship Board and Other Race/Desegregation Scholarships provided $2,355,053 or 6.6 percent. Student aid from private sources totaled $923,293 or 2.6 percent.

A large portion of the aid received by graduate students at the state universities and colleges consists of loans from federal programs. In 1983-84, $3,523,143 in loans, primarily GSLs, were received by these students, which was 69.3 percent of total dollars of aid. Employment programs totaled $910,729 or 17.9 percent and grants, scholarships, and fellowships provided $649,183 or 12.8 percent. Federal programs provided 72.8 percent of all aid, while institutional programs contributed 23.9 percent. State and private programs provided 2 percent and 1.3 percent respectively.

Total aid received by students at the state universities and colleges from 1980-81 to 1983-84 increased by $8,879,678 or 28.2 percent with $31,547,081 distributed in 1980-81 and $40,426,759 in 1983-84. Undergraduate students received an additional $6,281,954 during this period with $5,431,677 or 86.5 percent of the increase from loans, primarily GSLs. Student employment increased by $1,117,397 or 17.8 percent and scholarships increased by $766,656 or 12.2 percent. Student grants decreased by $1,033,776 or 16.5 percent with the largest decrease in Pell awards.

At the graduate level, student aid increased by $2,597,724 or 120.9 percent from 1980-81 to 1983-84. The majority of this increase, $2,211,144 or 5.1 percent, was in student loans, again primarily GSLs. The bulk of this increase occurred between 1980-81 and 1981-82. Employment programs increased by $267,718 or 10.3 percent and grants, scholarships, and fellowships increased by $118,862 or 4.6 percent.

4. Independent Colleges and Universities

Students attending independent two and four-year colleges and universities in Maryland in 1983-84 received a total

of $72,522,550 in financial aid with $44,506,336 or 61.4 percent awarded to undergraduates and $28,016,214 or 38.6 percent to graduate students. A total of 10,863 undergraduate students received aid with an average award of $4,097, while 3,562 graduate students received aid with an average award of $7,865.

At the undergraduate level loans comprised 39.8 percent of the total dollars awarded with grants providing 30.6 percent. As in other segments, GSLs were the primary student loan source. Awards to students through scholarships comprised 20.1 percent of all undergraduate financial aid while employment programs constituted 9.3 percent.

Undergraduate students at independent colleges and universities received 54.8 percent of all aid from federal programs and 34.5 percent from institutional programs. Over half of the institutional aid awarded consisted of grants. State and private sources of aid contributed 4.9 and 4.3 percent respectively.

At the graduate level, most of the aid received came from grants, scholarships, and fellowships, -- $16,082,878 or 57.4 percent -- with most of these institutional awards. Loans provided $7,680,530 or 27.4 percent with most loan aid from GLSs. Institutional loans, however, contributed $2,086,927. Students in employment programs received $4,252,806 in aid with institutional assistantships being the primary source.

Aid from federal programs accounted for only 29.0 percent of all aid received by graduate students at independent two and four-year institutions. Most aid came from institutional programs of grants, scholarships, fellowships, loans, assistantships and employment. Students received a total of $17,528,750 or 62.5 percent of all aid from these programs in 1983-84. Private aid programs contributed $2,269,089 or 8 percent. No aid was received from State programs.

From 1980-81 to 1983-84 financial aid received at the independent two and four-year colleges increased by $12,340,181 or 20.5 percent. Undergraduates received $8,710,452 or 70.6 percent of this increase. All undergraduate aid programs grew during this period with the largest increase experienced in scholarship programs, a net increase of $3,936,007 or 78.1 percent. Institutional high ability programs accounted for $1,681,020 or 42.7 percent of this change. Grant programs increased by $2,977,740 with increases in institutional and private programs offsetting declines in Pells and SEOGs. Loan programs grew by 6 percent with PLUS loans increasing by $1,116,899 and GSLs decreasing by $239,318. Programs of student employment increased by $784,116, or 23.3 percent.

At the graduate level, total aid increased by $3,629,729 or 14.9 percent with grants, scholarships, fellowships, and loans increasing, while student employment programs declined significantly. An increase of $7,997,581 in institutional and private grants, scholarships, and fellowships

offsets a large decrease in Other Race/Desegregation dollars. Student loans increased by a moderate 10.9 percent with the largest increase in institutional programs. Programs of student employment decreased by $3,414,759 or 44.5 percent. Aid provided through assistantships and remission of fees for graduate assistants decreased by $4,058,555, while aid in other programs increased slightly.

5. Independent Postsecondary Institutions (Proprietary Institutions)

Students attending independent postsecondary institutions in 1983-84 received a total of $8,116,906 in financial aid. A total of 3,512 students received some form of aid with an average award of $2,311. Loans and grants were the dominant source of aid with $5,444,238, or 67.1 percent, in loans and $2,434,237, or 30 percent, in grants. Scholarships and employment programs contributed an almost negligible amount of aid. The largest single source of aid was Guaranteed Student Loans.

As would be expected, most aid received at these institutions comes from federal programs. Over 96 percent of aid is from federal programs, primarily GSLs and Pell Grants. Institutional, private, and state programs provide only a little over 3 percent of all aid received.

From 1980-81 to 1983-84, financial aid received at independent postsecondary institutions increased dramatically. In 1980-81 the total aid received amounted to $4,393,097. This decreased to $4,000,132 in 1981-82 and then increased to $4,593,595 in 1982-83. The significant change occurred in 1983-84 when total aid increased by $3,723,809 to $8,116,906. The majority of this increase was in Guaranteed Student Loans.

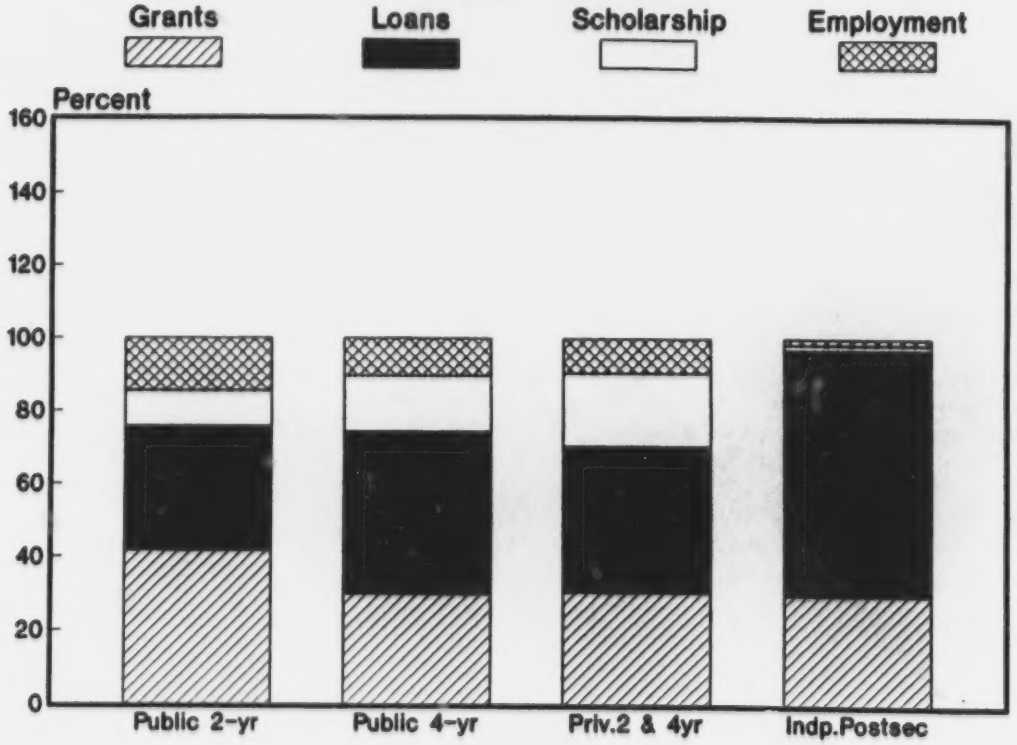
D. Comparison of Aid Awarded by Type of Institution

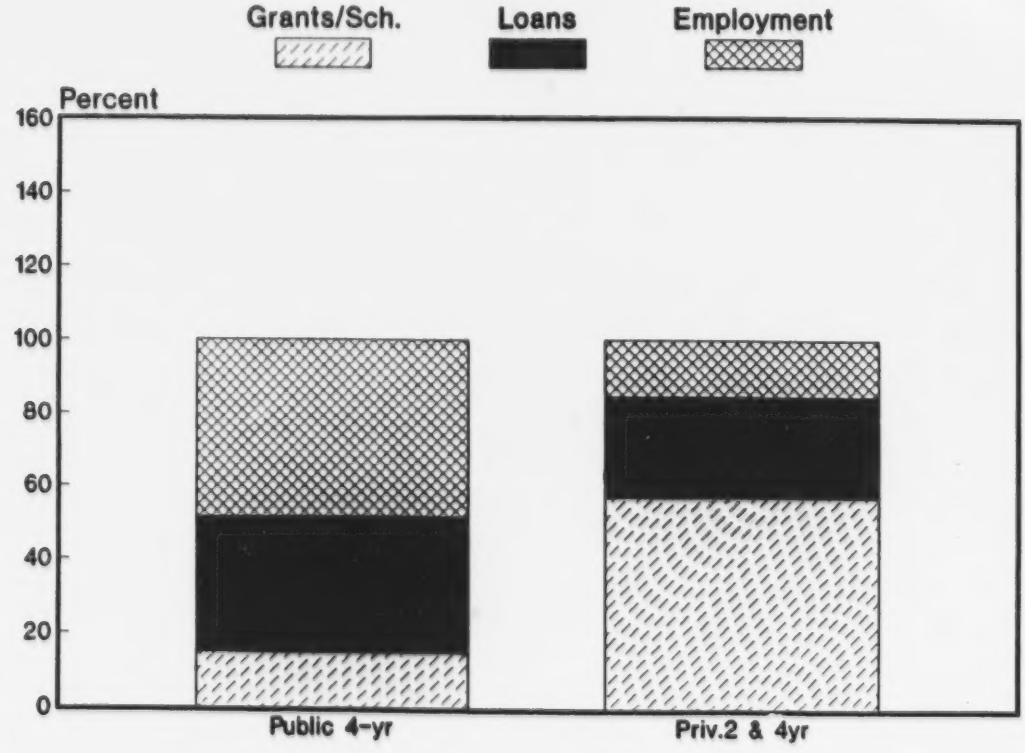
Financial aid received by students at different types of institutions varies significantly. Figure 8 displays these differences at the undergraduate and graduate levels. Public four-year and private two-year and four-year institutions have fairly similar aid distributions at the undergraduate level; around 40 percent of aid comes from loans and 30 percent of aid from grants. Students at public two-year institutions receive around 40 percent of their aid from grants and a little over 30 percent from loans. Similar to public four-year and two and four-year private institutions, students at independent postsecondary institutions receive about 30 percent of aid from grants; however, almost all of their remaining aid is provided through loans. Very little aid is received from state and private sources.

Although public four-year and private two and four-year colleges and universities have fairly similar distributions of aid at the undergraduate level, striking differences occur at the graduate level. Graduate students at public four-year

FIGURE 8

PERCENT OF FINANCIAL AID BY TYPE INSTITUTION
BY TYPE OF AID, 1983-84





institutions receive almost 50 percent of their aid from employment programs while students at private colleges and universities receive only 15 percent of aid from these programs. Almost 60 percent of graduate aid at private colleges and universities is provided by grant, scholarship, and fellowship programs, while students at public four-year institutions receive only 15 percent of aid from those programs. Loan programs account for almost 37 percent of aid for students at public four-year institutions and 27.4 percent of aid received by students attending private colleges and universities.

The aid received by funding source, (Federal, State, Institution, Private) is a second way to compare the different segments (see Figure 9). At the undergraduate level students at independent postsecondary institutions are almost completely dependent on federal aid. Over 96 percent of all aid received in 1983-84 was from federal programs. Students attending public two-year institutions are also heavily dependent on federal aid, with 82 percent from these programs in 83-84. At the public two-year institutions, 12 percent of all aid came from institutional sources, 4.1 percent from private and 1.5 percent from state programs. Federal aid is less dominant but still plays a major role at the public four-year institutions. Students received 74.2 percent of aid from these programs in 1983-84; the remaining aid from institutional, state, and private programs contributed 14.3, 6.7, and 4.8 percent respectively. Students at independent two and four-year institutions are the least dependent on federal aid; however, almost 55 percent of aid received was from these programs. Institutional programs provided 34.5 percent of aid for these students while state and private programs contributed 4.9 and 4.3 percent respectively.

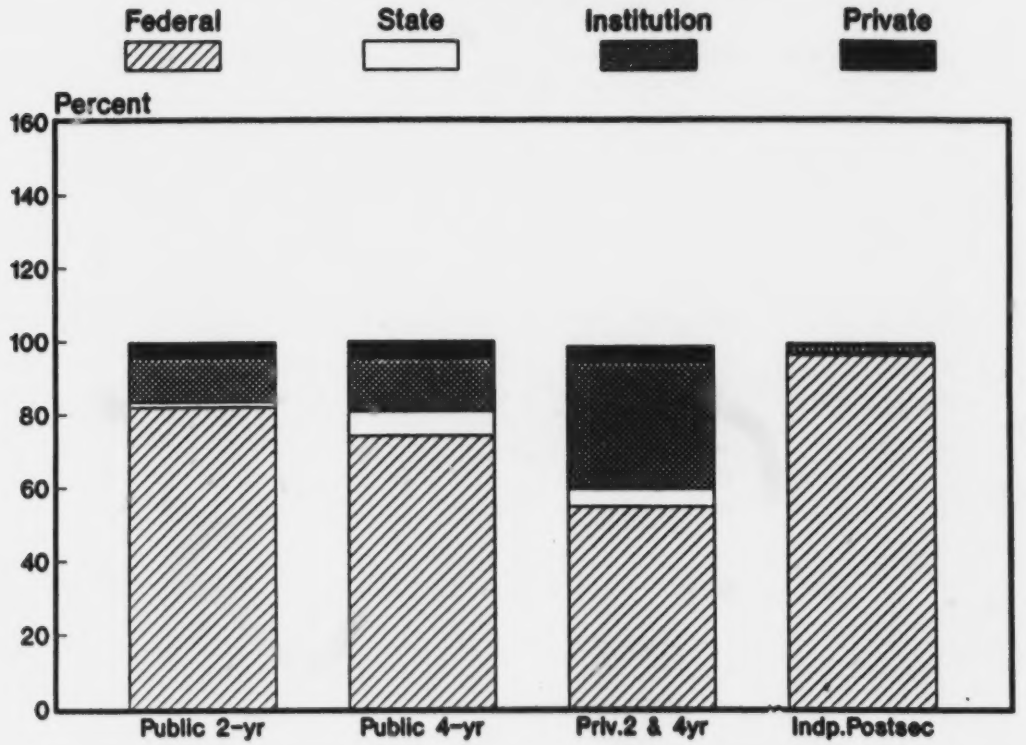
Graduate students at public and private four-year institutions received around 60 percent of aid from institutional programs. Most of the remaining aid at the public four-year institutions was provided through federal programs. Students at private four-year colleges received almost 30 percent of their aid from federal sources and 8 percent from private programs. No aid was received from state programs.

An analysis of the average award by type of institution produced expected results (see Figure 10). At the undergraduate level, students at private two and four-year institutions received the greatest average award of $4,097. Students at independent postsecondary institutions received an average award of $2,311, while students at public four-year institutions received an average amount of $1,898. Community College students received $946, the smallest average award.

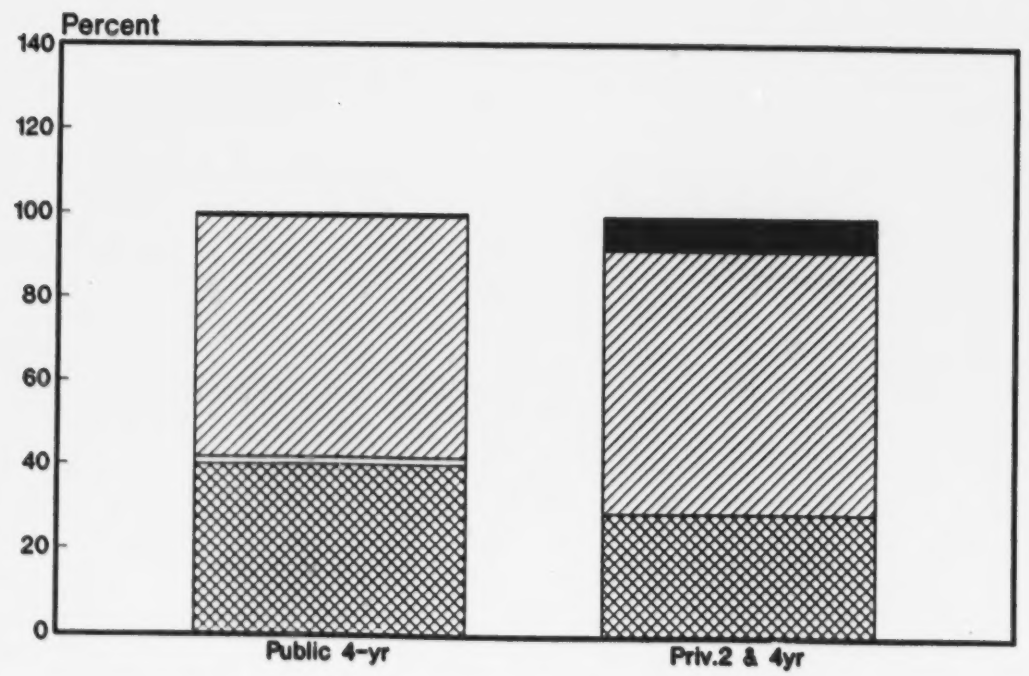
Graduate students at private four-year colleges received almost twice the amount, on the average, than students at public four-year institutions, $7,865 versus $4,001.

FIGURE 9

PERCENT OF FINANCIAL AID BY TYPE INSTITUTION BY FUNDING SOURCE, 1983-84



Undergraduates

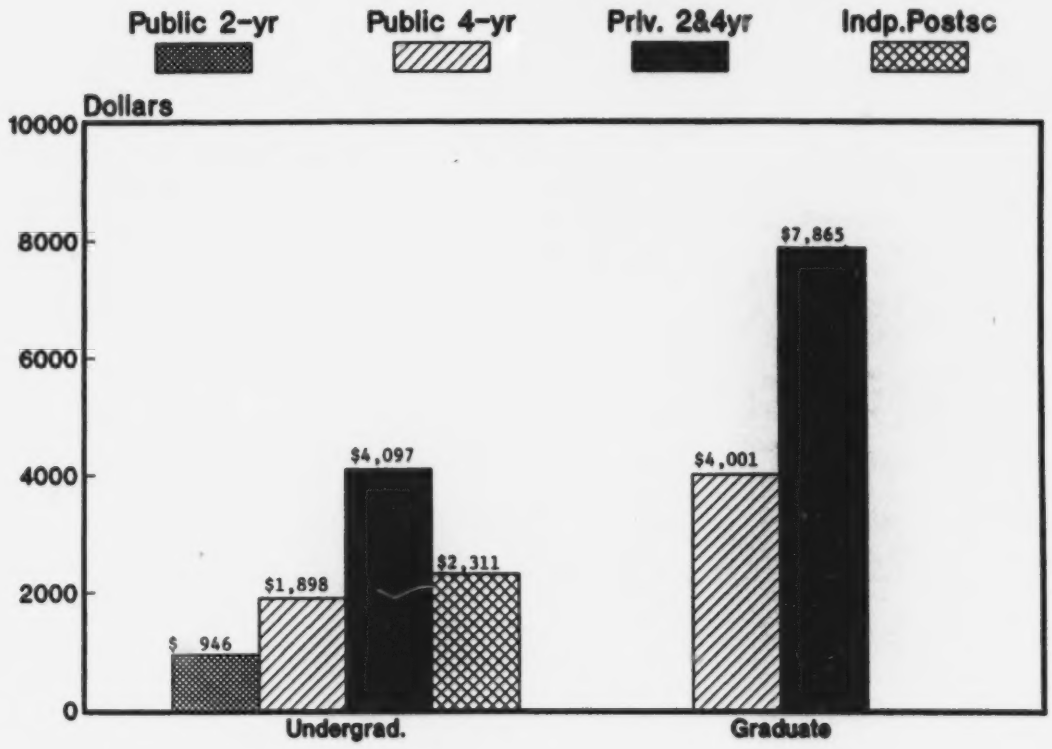


Graduates

FIGURE 10

AVERAGE AWARD BY TYPE OF INSTITUTION

1983-84



III. Characteristics of Students Receiving Aid

Tables 2 - 13 at the end of this section contain data on the characteristics of students receiving financial aid in 1982-83.

A. Income and Pell Index Distribution of Full-Time Undergraduates at Public Institutions

More than 86,000 full-time undergraduate Maryland residents attended public institutions of higher education in Maryland in 1982-83. Of these students 69.6 percent came from families with incomes of less than $30,000. The income distribution of the students varied substantially by segment as well as by institution. For example, at the community colleges almost 80 percent of the students had incomes below $30,000 while 66.2 percent of the students at the public four-year institutions had incomes below $30,000. Wor-Wic Tech College had 96 percent of its students with incomes below $30,000 followed by Community College of Baltimore and Coppin State College at 95 percent and 92.3 percent, respectively. In contrast, only half of the students attending St. Mary's College of Maryland have family incomes below $30,000.

A method of assessing the ability of students to pay for their education is to look at the distribution of students by Pell Index. The Pell Index represents a measure of the family's ability to contribute toward postsecondary education adopted by the Federal Government. This index is used to determine students' Pell Grant eligibility. During 1982-83, all students with a Pell Index of 1,600 or below were eligible for a PELL Grant.(1)

Among all the public institutions, 55.2 percent of the full-time dependent undergraduate students who applied for Pell Grants received Pells during 1982-83. At the Community Colleges, 67.7 percent of the full-time undergraduates received Pell Grants compared with 55.2 percent at the six institutions governed by the Board of Trustees of the State Universities and Colleges, 43.4 percent at the University of Maryland, 83.6 percent at Morgan State University, and 32.5 percent at St. Mary's College of Maryland.

To assess the amount of money a student needs to attend college, most financial aid officers use budgets which can be as much as twice the Federal budget. The Pell Formula allows $1,500 for the annual cost of room, board, and other expenses. Since this is a very restricted budget, the Financial Aid Officers, in determining students' eligibility for campus-based programs, use different budgets based on a more realistic assessment of costs for students. Those campus-based budgets vary according to the status of the student and other considerations of cost.

Less than 18 percent of the full-time dependent undergraduates at the Community Colleges could afford more than $2,500 for college. At the four-year public colleges and

universities, the total cost for a dormitory student averaged about $3,884 in 1982-83. Only about 15 percent of the full-time undergraduates can afford this cost without some financial aid. The average cost for a dormitory student at the University of Maryland in 1982-83 was about $4,047 which could be paid without financial aid by only 23.4 percent of the full-time undergraduates.

B. Characteristics of Guaranteed Student Loan Recipients

During 1982-83, 38,796 Maryland residents attending institutions of higher education received $77,925,050 in Guaranteed Student Loans[2] (see Table 4). The average amount borrowed was $2,009 and the cumulative indebtedness of the students who took out loans during 1982-83 averaged $4,618. The average 1982-83 loan varied from $1,619 at the public two-year institutions to $2,195 for students who were attending out-of-state institutions. The cumulative indebtedness of these students ranged from $2,324 at the Independent Postsecondary Schools and $2,615 at the Community Colleges to $4,974 at the public four-year institutions, $4,783 at the private institutions, and $5,443 for students going to out-of-state institutions.

The level of indebtedness increased with student level (see Table 5). The average indebtedness of freshmen was $2,638 in 1982-83 compared with $4,037 for sophomores, $5,319 for juniors, $5,235 for seniors and $10,208 for graduate students. This trend indicates that the average indebtedness of students who graduate from college will increase in future years. If this year's freshman continues to borrow at the same rate, when he/she graduates, his/her debt will be $10,552 as compared to this year's graduate who will have an average indebtedness of $5,235.

The data indicate that 48.2 percent of the GSL recipients in 1982-83 had incomes above $25,000 (see Table 6). The income distribution of GSL recipients varied significantly by segment. At the Independent Postsecondary institutions, 22.2 percent of the GSL recipients had family incomes greater than $25,000 compared with 23.3 percent of the GSL recipients at the Community colleges. At the public four-year institutions, 46.1 percent of the GSL recipients had incomes above $25,000 compared with 50.3 percent at the independent institutions and 61.5 percent for the students attending out-of-state institutions.

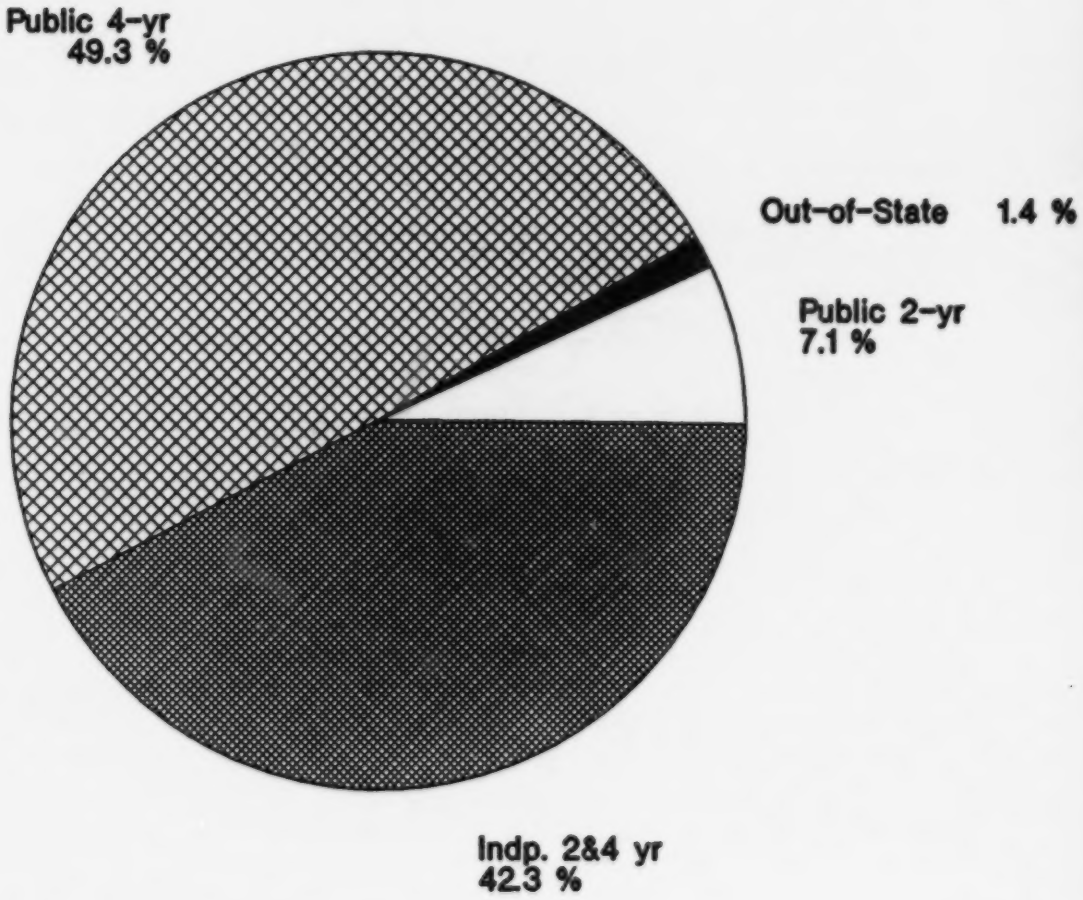
The data on the relationship between Pell Grant recipients and GSL recipients indicate that 24.7 percent of all Pell recipients were also GSL recipients (see Table 7).

C. Characteristics of General State Scholarship Recipients

During 1982-83, 5,321 Maryland undergraduate students received awards totaling $2.8 million in the General State Scholarship Program. Figure 11 indicates the awards received by segment. Students at four-year public institutions received almost 50 percent of the total dollars awarded while students

FIGURE 11

DISTRIBUTION OF GSS DOLLARS BY SEGMENT
1982-83



attending independent two- and four-year institutions received 42.3 percent of total dollars. Community College students received 7.1 percent of the dollars awarded and students attending out-of-state institutions received 1.4 percent. The average award varied by segment with out-of-state students receiving the highest average award of $1,053. Students at independent two and four-year institutions received an average award of $982 and students at two and four-year public institutions received average awards of $366 and $480 respectively (see Table 8).

Since the General State Scholarship program includes financial need as one of the two criteria used in making awards, it is not surprising that 67.5 percent of the GSS recipients were Pell recipients, students with a Pell Index of 1600 or less (see Table 9). This distribution varied by segment with 84.4 percent of GSS recipients at community colleges receiving Pell awards; 72.4 percent at the four-year public institutions, 49.1 percent at independent two and four-year institutions, and 22.3 percent for institutions out-of-state. The average award did not vary significantly by the students' ability to pay.

The second criterion used in making GSS awards is merit, which is measured by SAT scores. Among the GSS recipients for whom SAT information was available, 5.3 percent had SAT scores (verbal and math) between 400 and 599 while 1.6 percent had scores of 1,400 or higher (see Table 10). Most GSS recipients had SAT scores between 800 and 1,199. The SAT scores of GSS recipients varied by segment. Figure 12 indicates that students attending out-of-state institutions had the greatest percentage of students with SAT scores of 1200 or higher while GSS recipients at the independent two and four-year institutions and public four-year institutions had most students falling in the range of 1000-1199.

Among the recipients with Pell Indexes between 0 and 500, the poorest students, 13.9 percent had SAT scores below 600 while 6.6 percent had SAT scores of 1200 or greater (see Table 11). Among the students with Pell Indexes above 2500, 0.3 percent had SAT scores below 600 while 30.0 percent had scores of 1200 or greater.

D. Characteristics of Senatorial Scholarship Recipients

Awards of $2.5 million were made to 7,004 Maryland residents in the Senatorial Scholarship Program during 1982-83.(3) More than 67 percent of the awards went to students at the four-year public institutions. The average award varied only slightly by type of institution: $359 at the public four-year institutions, $296 at the Community Colleges, $395 at the independent institutions, and $422 for students going out-of-state to college (see Table 12). As with the GSS program, the average awards did not vary according to Pell Index. Figure 13 displays data on Senatorial Scholarships by type of institution.

FIGURE 12

% SAT DISTRIBUTION OF GSS RECIPIENTS, 1982-83

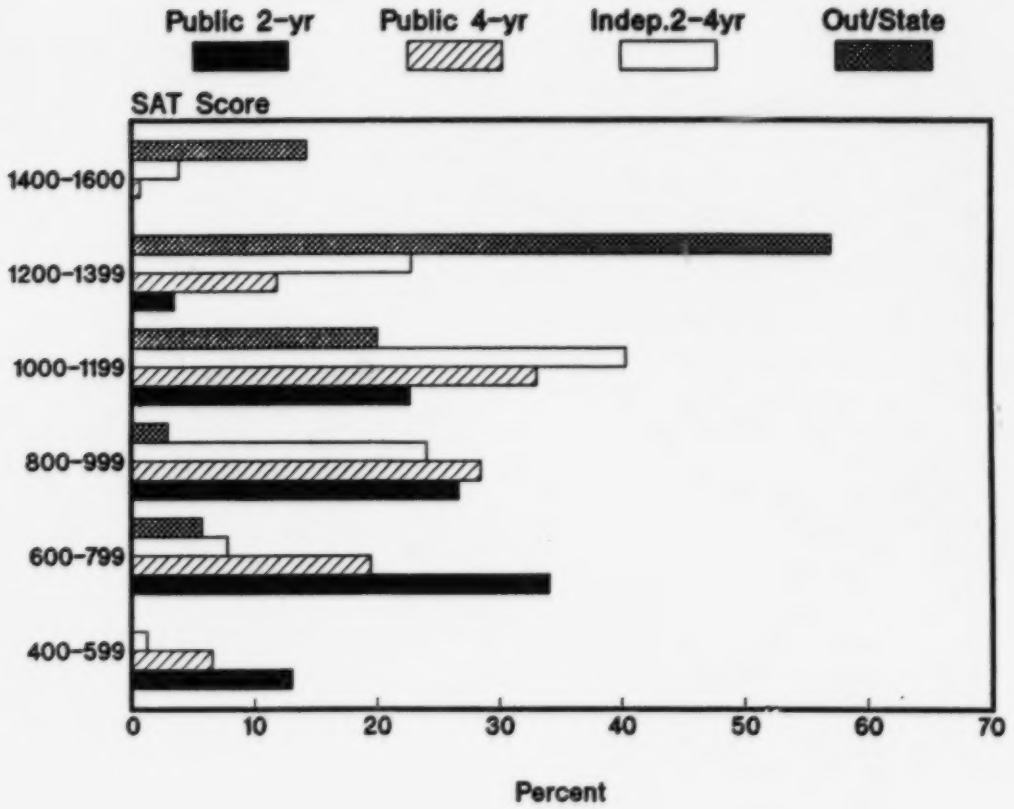
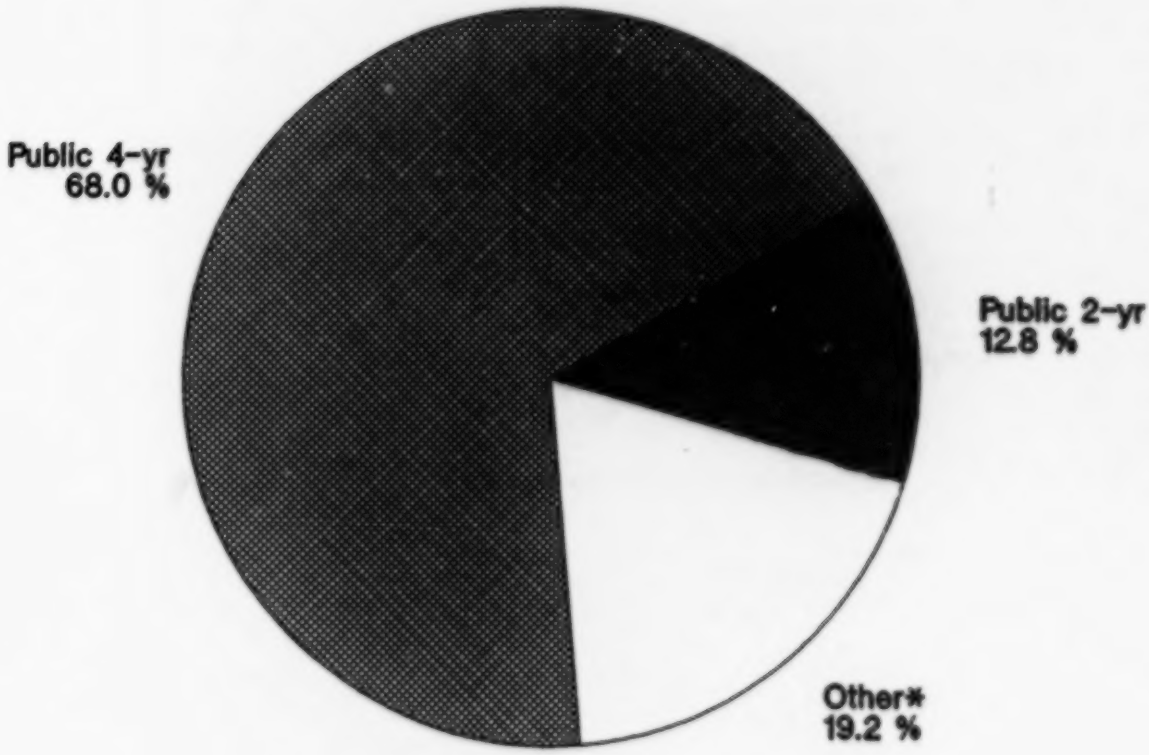


FIGURE 13

DISTRIBUTION OF SENATORIAL SCHOLARSHIPS
1982-83



* Indep. 2&4-yr (19.1%) & Out-of State (.2%)

Of the Senatorial Scholarship recipients, 61 percent had a Pell Index, indicating that 39 percent of the recipients in this program did not apply for a Pell grant (see Table 13). Among the Senatorial Scholarship recipients with a Pell Index, 47.9 percent were ineligible for a Pell grant since their PELL Index was above 1600. Of all recipients of Senatorial Scholarships, 2,225 or 31.8 percent also received Pell grants.

TABLE 2

PERCENTAGE INCOME DISTRIBUTION OF FULL-TIME DEPENDENT UNDERGRADUATES
1982-83

	0 - 6,000	6,001 - 12,000	12,001 - 18,000	18,001 - 24,000	24,001 - 30,000	30,001 - 36,000	36,001 - 42,000	42,001 - 50,000	Over 50,000
COMMUNITY COLLEGES									
Allegany	11.90%	17.70%	18.80%	19.20%	14.20%	9.20%	7.30%	1.20%	.40%
Anne Arundel	16.20%	12.70%	16.70%	16.20%	15.70%	7.10%	9.60%	5.60%	4.10%
Catonsville	14.70%	22.60%	19.60%	14.00%	10.70%	7.00%	6.40%	3.30%	2.00%
Cecil	20.00%	8.60%	17.10%	14.30%	17.10%	2.90%	14.30%	2.90%	2.90%
Charles	11.40%	11.40%	17.00%	15.90%	9.70%	13.60%	13.60%	8.00%	3.40%
Chesapeake	5.30%	21.10%	19.30%	14.00%	14.00%	8.80%	14.00%	.00%	3.50%
Comm. College of Baltimore	33.40%	24.80%	21.00%	9.50%	6.30%	3.10%	1.20%	.50%	.30%
Dundalk	29.40%	20.60%	13.20%	10.50%	11.80%	8.80%	4.40%	1.50%	.00%
Essex	11.10%	11.10%	21.20%	13.50%	16.70%	14.90%	7.30%	3.10%	1.00%
Frederick	7.70%	12.10%	13.20%	12.10%	14.30%	17.60%	8.80%	9.90%	4.40%
Garrett	14.80%	14.80%	11.10%	11.10%	18.50%	18.50%	3.70%	7.40%	.00%
Hagerstown	12.80%	20.50%	16.70%	20.50%	12.80%	14.10%	1.30%	1.30%	.00%
Harford	7.60%	12.90%	15.90%	15.20%	15.90%	12.10%	10.60%	6.80%	3.00%
Howard	13.00%	25.90%	14.80%	13.00%	14.80%	1.90%	5.60%	5.60%	5.60%
Montgomery - Rockville	13.80%	15.90%	15.90%	12.90%	12.60%	10.00%	5.00%	7.10%	6.80%
Montgomery - Takoma Park	20.00%	25.20%	23.50%	13.00%	9.60%	3.50%	1.70%	2.60%	.90%
Montgomery - Germantown	6.90%	6.90%	20.70%	41.40%	3.40%	10.30%	3.40%	.00%	6.90%
Prince George's	7.80%	12.70%	19.70%	19.00%	13.20%	11.40%	7.30%	5.70%	3.10%
Wor-Wic	8.00%	44.00%	32.00%	8.00%	4.00%	4.00%	.00%	.00%	.00%
Subtotal, Community Colleges	16.60%	17.90%	18.70%	14.30%	11.80%	8.70%	5.90%	3.70%	2.30%
BOARD OF TRUSTEES OF THE STATE UNIVERSITIES AND COLLEGES									
Bowie State College	9.60%	20.00%	21.20%	21.20%	12.30%	7.30%	3.10%	3.50%	1.90%
Coppin State College	28.70%	20.60%	20.40%	12.10%	10.50%	3.80%	3.20%	.50%	.30%
Frostburg State College	6.20%	9.90%	13.90%	13.40%	15.80%	16.90%	9.10%	9.10%	5.60%
Salisbury State College	5.50%	14.20%	17.30%	17.30%	14.80%	10.80%	8.70%	6.80%	4.60%
Towson State University	7.20%	9.90%	17.60%	16.40%	16.20%	14.00%	9.10%	5.60%	4.00%
University of Baltimore	13.10%	15.20%	21.40%	12.40%	13.80%	13.10%	5.50%	4.10%	1.40%
Subtotal, BTSUC	9.40%	12.60%	17.60%	15.70%	15.80%	12.40%	7.80%	5.70%	3.70%
Morgan State University	21.20%	21.20%	24.90%	13.60%	8.60%	3.40%	4.20%	2.30%	.60%
St. Mary's College	6.70%	6.70%	9.20%	10.80%	16.90%	16.90%	8.70%	15.40%	8.70%
UNIVERSITY OF MARYLAND									
Baltimore City	5.50%	8.50%	14.10%	17.10%	16.60%	14.10%	8.00%	7.00%	9.00%
Baltimore County	6.30%	12.10%	14.80%	15.90%	15.20%	12.60%	9.70%	9.30%	4.10%
College Park	5.40%	10.00%	15.30%	14.70%	13.90%	12.00%	9.60%	10.00%	9.10%
Eastern Shore	13.90%	18.10%	19.00%	13.90%	8.30%	10.20%	8.30%	3.20%	5.10%
University College	16.70%	12.50%	20.80%	29.20%	4.20%	16.70%	.00%	.00%	.00%
Subtotal, Univ. of Maryland	6.00%	10.80%	15.30%	15.10%	14.00%	12.20%	9.50%	9.30%	7.70%
Subtotal, Four-Year	8.30%	12.00%	16.60%	15.20%	14.10%	11.90%	8.50%	7.60%	5.80%
TOTAL	10.40%	13.50%	17.20%	15.00%	13.50%	11.10%	7.80%	6.60%	4.90%

Source: Matched Tape

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TABLE 3

FREQUENCY DISTRIBUTION OF FULL-TIME DEPENDENT UNDERGRADUATES
MARYLAND RESIDENTS BY PELL ELIGIBILITY INDEX, 1982-83

	0 - 500	500-1,000	1,001-1,500	1,501-1,600	1,601-1,800	1,801-2,000	2,001-3,000	3,001-4,000	4,001-5,000	5,001-6,000	6,001-7,000	7,001-8,000	8,000 & Above
COMMUNITY COLLEGES													
Allegany	33.70%	20.70%	14.60%	1.40%	4.10%	4.40%	10.30%	5.80%	2.00%	.70%	.70%	.30%	1.90%
Anne Arundel	25.60%	10.70%	10.20%	1.40%	3.70%	4.70%	14.00%	11.60%	5.10%	5.10%	3.30%	2.80%	1.90%
Catonsville	44.50%	13.10%	9.90%	1.60%	4.00%	1.60%	12.10%	5.60%	2.90%	1.60%	1.10%	.80%	1.10%
Cecil	27.00%	13.50%	.00%	5.40%	.00%	5.40%	27.00%	13.50%	.00%	5.40%	2.70%	.00%	.00%
Charles	27.50%	13.70%	7.80%	1.00%	2.90%	4.90%	14.70%	9.80%	3.90%	6.90%	2.00%	2.00%	2.90%
Chesapeake	40.60%	10.90%	6.30%	3.10%	4.70%	3.10%	12.50%	9.40%	1.60%	3.10%	1.40%	1.60%	1.60%
Comm. College of Baltimore	78.90%	9.90%	4.20%	.30%	1.00%	1.30%	2.00%	.80%	.70%	.30%	.10%	.20%	.30%
Dundalk	42.90%	16.70%	15.50%	4.80%	1.20%	.00%	15.50%	2.40%	.00%	.00%	.00%	.00%	1.20%
Essex	31.50%	11.10%	12.90%	1.80%	5.10%	4.80%	13.50%	8.70%	4.20%	3.30%	.90%	1.50%	.60%
Frederick	13.70%	12.70%	9.80%	1.00%	3.90%	4.90%	14.70%	14.70%	6.90%	5.90%	2.90%	3.90%	2.90%
Garrett	23.50%	14.70%	8.80%	2.90%	5.90%	2.90%	14.70%	14.70%	2.90%	.00%	2.90%	2.90%	.90%
Hagerstown	27.90%	17.40%	10.50%	.00%	7.00%	8.10%	11.60%	5.80%	4.70%	1.20%	4.70%	.00%	1.20%
Harford	19.30%	11.00%	15.20%	.00%	4.80%	2.80%	18.60%	13.80%	6.20%	5.50%	2.10%	.70%	.00%
Howard	42.10%	7.90%	17.10%	1.30%	3.90%	3.90%	7.90%	3.90%	3.90%	2.60%	1.30%	2.60%	1.30%
Montgomery - Rockville	33.70%	13.30%	5.90%	1.20%	3.40%	2.70%	6.90%	9.90%	8.10%	5.20%	3.70%	2.00%	3.90%
Montgomery - Takoma Park	63.20%	14.60%	6.90%	.70%	.70%	.00%	5.60%	3.50%	1.40%	1.40%	1.40%	.00%	.70%
Montgomery - Germantown	11.40%	22.90%	11.40%	2.90%	2.90%	2.90%	14.30%	11.40%	2.90%	2.90%	5.70%	.00%	8.60%
Prince George's	28.80%	15.20%	12.70%	2.50%	2.50%	3.10%	10.40%	7.30%	5.60%	5.60%	2.30%	1.70%	2.30%
Wor Wic	57.10%	32.10%	.00%	.00%	.00%	.00%	3.60%	.00%	3.60%	.00%	.00%	3.60%	.00%
Subtotal, Community Colleges	44.00%	13.20%	9.20%	1.30%	3.00%	2.90%	9.40%	6.50%	3.60%	2.80%	1.60%	1.10%	1.40%
BOARD OF TRUSTEES OF THE STATE UNIVERSITIES AND COLLEGES													
Bowie State College	44.90%	15.50%	10.20%	3.30%	3.60%	2.30%	4.90%	3.30%	2.60%	3.30%	2.00%	1.00%	1.00%
Coppin State College	70.70%	11.00%	6.50%	1.10%	1.30%	1.30%	5.10%	1.30%	.80%	.60%	.20%	.00%	.00%
Frostburg State College	20.20%	12.40%	10.70%	2.90%	3.90%	5.10%	16.80%	10.40%	6.60%	4.50%	2.50%	1.30%	2.60%
Salisbury State College	19.90%	16.20%	10.30%	1.60%	4.80%	5.20%	14.10%	9.40%	6.80%	6.20%	2.00%	1.10%	2.50%
Towson State College	20.70%	13.00%	10.60%	2.40%	4.90%	4.60%	15.90%	10.50%	7.10%	4.50%	1.80%	1.60%	2.30%
University of Baltimore	36.00%	15.10%	12.20%	.00%	1.20%	3.50%	15.10%	7.00%	3.50%	3.50%	1.20%	1.20%	.60%
Subtotal, BTSUC	29.50%	13.40%	10.10%	2.20%	4.00%	4.10%	13.70%	8.50%	5.70%	4.00%	1.70%	1.20%	1.90%
Morgan State University	59.60%	14.60%	8.80%	.60%	2.10%	2.70%	5.50%	1.90%	2.10%	.40%	.40%	.60%	.60%
St. Mary's College	14.60%	9.20%	6.80%	1.90%	6.30%	2.40%	16.00%	16.00%	8.70%	6.30%	3.40%	1.90%	6.30%
UNIVERSITY OF MARYLAND													
Baltimore City	20.50%	13.40%	12.10%	1.80%	2.20%	2.70%	16.10%	12.50%	5.40%	5.80%	3.60%	.90%	3.10%
Baltimore County	21.70%	12.40%	10.20%	1.90%	4.30%	4.10%	15.80%	10.80%	7.10%	5.00%	2.80%	1.50%	2.30%
College Park	17.60%	11.50%	9.40%	1.80%	3.50%	3.60%	15.70%	10.90%	8.80%	6.10%	3.70%	2.20%	5.10%
Eastern Shore	40.30%	15.80%	9.90%	.40%	2.80%	4.30%	9.10%	5.10%	5.10%	2.80%	2.40%	1.20%	.80%
University College	48.40%	16.10%	6.50%	.00%	.00%	.00%	9.70%	9.70%	6.50%	3.20%	.00%	.00%	.00%
Subtotal, Univ. of Maryland	19.90%	12.00%	9.70%	1.80%	3.60%	3.70%	15.40%	10.70%	8.10%	5.70%	3.40%	2.00%	4.20%
Subtotal, Four-Year	26.20%	12.70%	9.70%	1.90%	3.70%	3.80%	14.10%	9.40%	6.70%	4.70%	2.60%	1.60%	3.10%
TOTAL	31.10%	12.80%	9.60%	1.70%	3.50%	3.50%	12.80%	8.50%	5.90%	4.20%	2.30%	1.50%	2.60%

Source: Matched Tape

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TABLE 4

SUMMARY OF GUARANTEED STUDENT LOAN RECIPIENTS

ALL MARYLAND RESIDENTS

1982-83

Institution	Number of Borrowers	Dollars Borrowed 1982-1983	Average Dollars Borrowed 1982-83	Total Dollars Borrowed By These Students	Current Average Indebtedness
Community Colleges	3,398	$ 5,501,011	$ 1,619	$ 8,886,482	$ 2,619
Public Four-Year	12,393	$ 24,406,899	$ 1,969	$ 61,641,924	$ 4,974
Independent Institutions	4,271	$ 8,333,261	$ 1,951	$ 20,427,978	$ 4,783
Independent Postsecondary	4,413	$ 8,247,072	$ 1,869	$ 10,256,299	$ 2,324
Out-of-State	14,321	$ 31,436,807	$ 2,195	$ 77,949,623	$ 5,443
All Institutions	38,796	$ 77,925,050	$ 2,009	$ 179,162,306	$ 4,618

Source: GSL Tape

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TABLE 5

CUMULATIVE INDEBTEDNESS BY STUDENT LEVEL

1982-83

Segment	Freshmen	Sophomore	Junior	Senior	Graduate
Community Collleges	$ 2,376	$ 2,872	--	--	--
Public Four-Year	$ 2,456	$ 3,129	$ 4,273	$ 4,877	$ 10,165
All Other Segments:	$ 2,696	$ 4,681	$ 5,917	$ 5,510	$ 10,241
Independent Institutions				$	8,459
Independent Postsecondary					--
Out-of-State				$	10,480
Total	$ 2,638	$ 4,037	$ 5,319	$ 5,235	$ 10,208

Source: GSL Tape

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TABLE 6

INCOME DISTRIBUTION OF GUARANTEED STUDENT LOAN RECIPIENTS

FULL-TIME UNDERGRADUATES - MARYLAND RESIDENTS

1982-83

Institutions	$0-2,999	$3,000-5,999	$6,000-8,999	$9,000-14,999	$15,000-24,999	$25,000-29,999	$30,000-Highest	Number of Cases
Community Colleges	24.50%	12.20%	7.30%	15.30%	17.40%	10.30%	13.00%	1,617
Public Four-Year	11.50%	7.60%	5.20%	10.90%	18.70%	10.80%	35.30%	8,636
Private Two & Four-Year	11.20%	9.10%	4.20%	9.20%	16.00%	9.20%	41.10%	2,794
Independent Postsecondary	19.30%	11.60%	10.70%	16.50%	19.80%	8.60%	13.60%	2,879
Out-of-State	6.60%	3.80%	3.80%	8.10%	16.30%	8.70%	52.80%	9,653
All Institutions	11.30%	7.00%	5.30%	10.60%	17.50%	9.50%	38.70%	25,579

Source: GSL Tape

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TABLE 7

DISTRIBUTION OF PELL AND GUARANTEED STUDENT LOAN RECIPIENTS BY PELL INDEX

1982-83

FULL-TIME UNDERGRADUATES - MARYLAND RESIDENTS

Institutions	0 - 500	501 - 1,000	1,001 - 1,400	1,401 - 1,450	1,451 - 1,500	1,501 - 1,600	1,601 - Highest	No Pell Index	Total Number of Recipients
Public Four Year									
Number of Pell Recipients	5,924	1,705	1,086	102	131	242	6,257	474	15,921
Number of GSL Recipients	1,613	491	357	38	37	83	1,921	[illegible]	4,671
Percent of Pell Recipients who borrowed GSL	27.23%	28.80%	32.87%	37.25%	28.24%	34.30%	30.70%	[illegible]	29.34%
Community Colleges									
Number of Pell Recipients	6,277	1,209	738	76	87	144	2,869		11,778
Number of GSL Recipients	969	169	129	12	18	33	542		1,922
Percent of Pell Recipients who borrowed GSL	15.44%	13.98%	17.48%	15.79%	20.69%	22.92%	18.89%	[illegible]	16.32%
All Other Segments*									
Number of Pell Recipients	20,192	3,860	2,515	287	263	521	15,438	[illegible]	45,273
Number of GSL Recipients	3,854	976	731	80	72	148	5,302	29[illegible]	11,456
Percent of Pell Recipients who borrowed GSL	19.09%	25.28%	29.07%	27.87%	27.38%	28.41%	34.34%	13.34%	25.30%
Total									
Number of Pell Recipients	32,393	6,774	4,339	465	481	907	24,564	3,849	72,972
Number of GSL Recipients	6,436	1,636	1,217	130	127	264	7,765	4[illegible]	18,049
Percent of Pell Recipients who borrowed GSL	19.87%	24.15%	28.05%	27.96%	26.40%	29.11%	31.61%	15.5[illegible]	24.73%

* Includes Private Four-Year, Independent Postsecondary, and Out-of-State Institutions

Source: Matched Tape & Unmatched Tape

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TABLE 8

GENERAL STATE SCHOLARSHIP DISTRIBUTION BY PELL INDEX
1982-83

Pell Index	Four-Year Public Institutions			Community Colleges		
	Total Dollars Awarded	Average Dollars Awarded	Number of Awards	Total Dollars Awarded	Average Dollars Awarded	Number of Awards
0 - 500	$ 627,750	$ 458	1,370	$ 122,100	$ 354	345
501 - 1000	$ 184,350	$ 519	355	$ 19,550	$ 355	55
1001 - 1400	$ 119,800	$ 537	223	$ 14,350	$ 399	36
1401 - 1450	$ 12,400	$ 590	21	$ 1,000	$ 333	3
1451 - 1500	$ 18,350	$ 540	34	$ 1,900	$ 380	5
1501 - 1550	$ 11,800	$ 536	22	$ 1,800	$ 450	4
1551 - 1600	$ 15,200	$ 563	27	$ 1,450	$ 363	4
1601 - 1650	$ 18,150	$ 534	34	$ 300	$ 300	1
1651 - 1700	$ 16,800	$ 560	30	$ 1,700	$ 425	4
1701 - 1750	$ 14,300	$ 650	22	$ 1,400	$ 467	3
1751 - 1800	$ 14,500	$ 604	24	$ 2,100	$ 525	4
1801 - 2500	$ 150,200	$ 525	286	$ 15,250	$ 391	39
2501 - Highest	$ 157,300	$ 408	386	$ 13,000	$ 406	32
Total	$ 1,360,900	$ 480	2,834	$ 195,900	$ 366	535

Pell Index	Independent Two and Four-Year Institutions			Out-of-State Institutions		
	Total Dollars Awarded	Average Dollars Awarded	Number of Awards	Total Dollars Awarded	Average Dollars Awarded	Number of Awards
0 - 500	$ 337,800	$ 957	353	$ 4,200	$ 1,050	4
501 - 1000	$ 123,600	$ 1,084	114	$ 1,600	$ 800	2
1001 - 1400	$ 97,200	$ 1,105	88	$ 1,200	$ 1,200	1
1401 - 1450	$ 14,900	$ 1,146	13	$ 600	$ 600	1
1451 - 1500	$ 8,200	$ 1,171	7	$ 0	$ 0	0
1501 - 1550	$ 5,900	$ 1,180	5	$ 0	$ 0	0
1551 - 1600	$ 4,400	$ 1,100	4	$ 0	$ 0	0
1601 - 1650	$ 18,800	$ 1,106	17	$ 0	$ 0	0
1651 - 1700	$ 9,300	$ 1,163	8	$ 0	$ 0	0
1701 - 1750	$ 5,700	$ 1,140	5	$ 0	$ 0	0
1751 - 1800	$ 9,900	$ 1,100	9	$ 0	$ 0	0
1801 - 2500	$ 161,300	$ 1,112	145	$ 3,600	$ 1,200	3
2501 - Highest	$ 369,950	$ 881	420	$ 26,700	$ 1,068	25
Total	$ 1,166,950	$ 982	1,188	$ 37,900	$ 1,053	36

Source: SSB Tape

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TABLE 9

GENERAL STATE SCHOLARSHIP RECIPIENTS, 1982-83

CUMULATIVE DISTRIBUTION BY PELL INDEX

Segment	0 - 500	501 - 1,000	1,001 - 1,400	1,401 - 1,450	1,451 - 1,500	1,501 - 1,550	1,551 - 1,600	1,601 - 1,650	1,651 - 1,700	1,701 - 1,750	1,751 - 1,800	1,801 - 2,500	2,501 - Highest	Number of Recipients
Public Two Year	64.50%	74.80%	81.50%	82.10%	83.00%	83.70%	84.40%	84.60%	85.30%	85.90%	86.60%	93.90%	100.00%	535
Public Four Year	48.30%	60.80%	68.70%	69.40%	70.60%	71.40%	72.40%	73.60%	74.70%	75.50%	76.30%	86.40%	100.00%	2,834
Independent Two and Four Year	29.70%	39.30%	46.70%	47.80%	48.40%	48.80%	49.10%	50.50%	51.20%	51.60%	52.40%	64.60%	100.00%	1,188
Out-of-State	11.10%	16.70%	19.50%	22.30%	22.30%	22.30%	22.30%	22.30%	22.30%	22.30%	22.30%	30.60%	100.00%	36
Total	45.10%	56.60%	64.20%	65.00%	66.00%	66.70%	67.50%	68.60%	69.50%	70.20%	71.00%	81.30%	100.00%	4,593

Source: SSB Tape

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TABLE 10

GENERAL STATE SCHOLARSHIP RECIPIENTS 1982-1983

SAT DISTRIBUTION

Institutions	400-599	600-799	800-999	1,000-1199	1,200-1399	1,400-Highest	Number of Recipients
Public Two-Year	13.10%	34.10%	26.70%	22.70%	3.40%	.00%	229
Public Four-Year	6.50%	19.50%	28.50%	33.10%	11.90%	.60%	1,838
Independent Two and Four-Year	1.20%	7.80%	24.10%	40.40%	22.80%	3.80%	917
Out-of-State	.00%	5.70%	2.90%	20.00%	57.10%	14.30%	35
Total State	5.30%	16.80%	26.80%	34.40%	15.10%	1.60%	3,019

Source: SSS Tape

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TABLE 11

GENERAL STATE SCHOLARSHIP RECIPIENTS, 1982-83

SAT DISTRIBUTION BY PELL INDEX

Pell Index	SAT SCORE 400-599	600-799	800-999	1,000-1,199	1,200-1,399	1,400-Highest	Number of Recipients
0 - 500	13.90%	31.30%	28.10%	20.10%	6.20%	.40%	936
501 - 1000	4.20%	18.30%	31.80%	33.70%	10.50%	1.50%	409
1001 - 1400	1.20%	14.40%	33.90%	36.20%	13.60%	.80%	257
1401 - 1450	.00%	16.00%	16.00%	36.00%	28.00%	4.00%	25
1451 - 1500	2.50%	12.50%	30.00%	37.50%	17.50%	.00%	40
1501 - 1550	.00%	18.50%	18.50%	44.40%	18.50%	.00%	27
1551 - 1600	4.40%	8.70%	30.40%	47.80%	8.70%	.00%	23
1601 - 1650	.00%	22.00%	19.50%	51.20%	7.30%	.00%	41
1651 - 1700	.00%	13.50%	37.80%	32.40%	16.20%	.00%	37
1701 - 1750	.00%	19.10%	28.60%	38.10%	14.30%	.00%	21
1751 - 1800	.00%	18.50%	22.20%	29.60%	29.60%	.00%	27
1801 - 2500	1.50%	8.10%	24.30%	44.40%	19.90%	2.00%	408
2501 - Highest	.30%	4.20%	20.10%	45.40%	26.10%	3.90%	740
Total	5.40%	17.00%	26.40%	34.50%	15.10%	1.70%	2,991

Source: SSB Tape

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TABLE 12

SENATORIAL SCHOLARSHIP AWARDS

DISTRIBUTION BY PELL INDEX
1982-83

Pell Index	Four-Year Public Institutions			Community Colleges		
	Total Dollars Awarded	Average Dollars Awarded	Number of Awards	Total Dollars Awarded	Average Dollars Awarded	Number of Awards
0 - 500	$ 288,250	$ 377	765	$ 70,900	$ 292	243
501 - 1000	$ 125,050	$ 372	336	$ 23,250	$ 274	85
1001 - 1400	$ 88,250	$ 359	246	$ 25,750	$ 330	78
1401 - 1450	$ 12,000	$ 343	35	$ 1,950	$ 279	7
1451 - 1500	$ 6,900	$ 363	19	$ 1,000	$ 250	4
1501 - 1550	$ 11,800	$ 337	35	$ 1,900	$ 238	8
1551 - 1600	$ 13,700	$ 343	40	$ 2,300	$ 329	7
1601 - 1650	$ 11,700	$ 325	36	$ 1,450	$ 242	6
1651 - 1700	$ 11,200	$ 311	36	$ 3,600	$ 327	11
1701 - 1750	$ 11,200	$ 320	35	$ 1,200	$ 300	4
1751 - 1800	$ 13,000	$ 351	37	$ 2,250	$ 281	8
1801 - Highest	$ 394,000	$ 341	1,157	$ 55,300	$ 290	191
No Pell Index	$ 706,250	$ 364	1,942	$ 127,500	$ 301	424
Total	$ 1,693,300	$ 359	4,718	$ 318,350	$ 296	1,076

Pell Index	Independent Two and Four-Year Institutions			Out-of-State Institutions		
	Total Dollars Awarded	Average Dollars Awarded	Number of Awards	Total Dollars Awarded	Average Dollars Awarded	Number of Awards
0 - 500	$ 64,700	$ 426	152	$ 600	$ 300	2
501 - 1000	$ 30,300	$ 433	70	$ 0	$ 0	0
1001 - 1400	$ 22,750	$ 399	57	$ 500	$ 500	1
1401 - 1450	$ 3,900	$ 433	9	$ 0	$ 0	0
1451 - 1500	$ 4,200	$ 420	10	$ 0	$ 0	0
1501 - 1550	$ 4,300	$ 391	11	$ 0	$ 0	0
1551 - 1600	$ 2,300	$ 383	6	$ 0	$ 0	0
1601 - 1650	$ 4,200	$ 467	9	$ 0	$ 0	0
1651 - 1700	$ 3,800	$ 543	7	$ 0	$ 0	0
1701 - 1750	$ 2,200	$ 367	6	$ 0	$ 0	0
1751 - 1800	$ 3,500	$ 438	8	$ 0	$ 0	0
1801 - Highest	$ 186,750	$ 382	489	$ 2,100	$ 525	4
No Pell Index	$ 141,600	$ 387	366	$ 600	$ 300	2
Total	$ 474,500	$ 395	1,208	$ 3,800	$ 422	9

Source: SSB Tape

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TABLE 13

SENATORIAL SCHOLARSHIP RECIPIENTS, 1982-83

CUMULATIVE DISTRIBUTION BY PELL INDEX

Segment	0 - 500	501-1,000	1,001-1,400	1,401-1,450	1,451-1,500	1,501-1,550	1,551-1,600	1,601-1,650	1,651-1,700	1,701-1,750	1,751-1,800	1,801-Highest	Number of Recipients*
Public Two-Year	37.30%	50.30%	62.30%	63.40%	64.00%	65.20%	66.30%	67.20%	68.90%	69.50%	70.70%	100.00%	652
Public Four-Year	27.50%	39.60%	48.50%	49.80%	50.50%	51.80%	53.20%	54.50%	55.80%	57.10%	58.40%	100.00%	2,777
Independent Two and Four Year	18.20%	26.60%	33.40%	34.50%	35.70%	37.00%	37.70%	38.80%	39.60%	40.30%	41.30%	100.00%	834
Out of State	28.60%	28.60%	42.90%	42.90%	42.90%	42.90%	42.90%	42.90%	42.90%	42.90%	42.90%	100.00%	7
Total	27.20%	38.70%	47.60%	48.80%	49.60%	50.90%	52.10%	53.30%	54.60%	55.70%	56.90%	100.00%	4,270

* This is the total number of recipients for whom Pell Indexes are available. There were 7,004 awards in this program in AY 1982-83; thus there were 2734 recipients without Pell Indexes.

Source: SSB Tape

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IV. STATE FINANCIAL AID

A. State Actions on Financial Aid, 1982-1985

During the 1982 General Assembly a request was issued by the Chairmen of the House Appropriations Committee and the Senate Budget and Taxation Committee for a review of Maryland student aid programs. As a result of that request, the SBHE produced a report entitled Student Financial Support in Maryland Postsecondary Education - A Descriptive Summary.

Continuing concern was expressed by these committees during the 1983 Session, resulting in the appointment of a Financial Aid Task Force to study the need for financial aid resources in Maryland and to evaluate the existing State Scholarship Board (SSB) program. The Task Force recommended changes to the existing SSB programs requiring appropriations of $2,400,000. Of this total, $2,000,000 were earmarked for the General State Scholarship program to increase the maximum grant from $1,500 to $2,000, expand the total number of awards, and raise the percent of unmet need being met from 25 to 30 percent.

In addition, the Task Force recommended increases of $100,000 for the Proprietary School Program and $60,000 for the Professional School Program to provide aid for additional eligible applicants. An additional $240,000 was recommended for the Distinguished Scholar Program to increase the award from $800 to $1,000 per student. The Task Force also recommended that two new State financial aid programs be established, a State Work Study program at a cost of $2,000,000, and a scholarship program for high ability students who are preparing themselves to be teachers in areas of critical shortage. At least $50,000 was recommended to begin this program in FY 1985.

During the 1984 General Assembly a total of $1,800,000 were approved to implement new or expanded State financial aid programs. The bulk of the funds, $1.7 million, was for an increase in the General State Scholarship program. Legislative intent was that the majority of these new funds would be used to increase the maximum award to $2,000 and raise the level of unmet need being met to 30 percent as recommended by the Task Force.

The remaining $100,000 was used to implement two new programs. A new Scholarship for Teachers in Areas of Critical Shortage was supported by the Governor and an $80,000 allocation was approved by the General Assembly. The second program involved a change to the existing Distinguished Scholarship Program. An additional $20,000 was approved to provide a bonus of $800 to any Distinguished Scholar who was in a Teacher Education program and agreed to teach in Maryland upon completion of college.

Another change that occurred was an increase in Proprietary Grants, as recommended by the Task Force, by shifting $100,000 of SSIG funds from General State Scholarships to the

Proprietary Grant program. This increase in funding may be only a temporary measure since the proposed federal FY 1986 budget includes no funding for SSIGs.

During the summer of 1984, the Financial Aid Task Force reconvened to follow up on several issues raised by the Task Force in the prior year. The Task Force recommended an increase in aid of $3,580,000 with $1,300,000 of this amount for the General State Scholarship program. The remainder was for an increase of $240,000 for the Distinguished Scholar Program, $100,000 for Proprietary Grants, $180,000 for Other Race Grants, and $60,000 for Professional School Scholarships. Two new programs were recommended: $300,000 for high ability doctoral students and $400,000 for part-time students. The Task Force also recommended $1 million in funding for a new College Work Study Program.

No new funding was approved for these programs in the 1985 General Assembly.

B. History of State Financial Aid Programs, FY 1970 to Present

State programs of financial aid have been in place for some time. Legislative appropriations for scholarships date back to the late 17th century. The largest scholarship program today is the General State Scholarship which was established in FY 1960 with the first awards granted in FY 1961. All State aid for students is administered by the State Scholarship Board (SSB) except for the Other Race Grant Program and the various scholarship and financial aid programs administered individually by each institution.

State aid through the SSB has increased dramatically between FY 1970 and FY 1986. In FY 1970 a total of $2,921,324 was awarded; by FY 1986 funding for scholarships increased by 176.8 percent to $8,085,015. Much of the growth in State aid occurred after FY 1978 (see Figure 14). As Table 14 indicates, these figures do not include the Federal SSIG funds that are awarded by the SSB. Initial Federal funding of $327,550 was received in FY 1975. This increased to $1,062,370 in FY 1978 with the greatest funding of $1,422,486 received in FY 1982. FY 1986 projected funding is $1,385,280 in the Federal SSIG program.

State funding for SSB scholarships increased by 22.9 percent from FY 1970 to FY 1974, 13.0 percent from FY 1974 to FY 1978, 40.3 percent from FY 1978 to FY 1982, and 42.1 percent from FY 1982 to FY 1986.

Table 15 displays the changes that occurred in the State Scholarship programs from FY 1970 to the present. In FY 1970 there were seven programs administered by the SSB. The largest of the programs was the Senatorial Scholarship Program which comprised 73.1 percent of the total State Scholarship dollars awarded in that year. The second largest program was the General State. The remainder of the programs included the

FIGURE 14

STATE FINANCIAL AID ADMINISTERED BY SSB
FY 1970 TO FY 1986

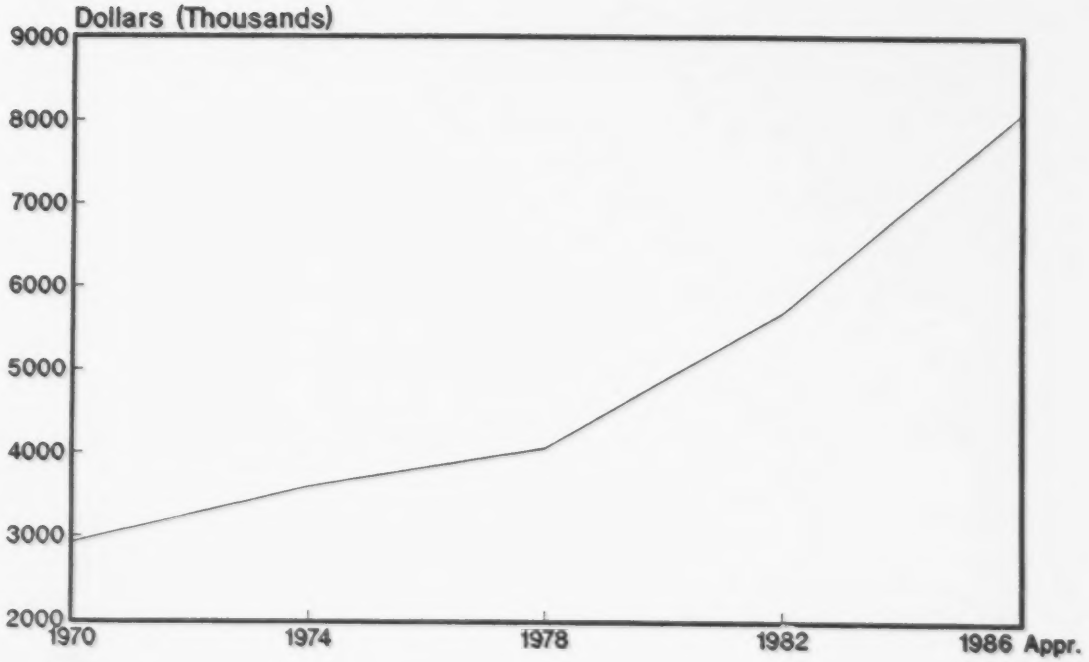

Table 14

FINANCIAL AID AWARDED BY
THE STATE SCHOLARSHIP BOARD

FY 1970-FY 1986

	State Funds	Federal Funds(SSIG)	Total Funds
1970	$2,921,324	$ -	$2,921,324
1971	3,135,241	-	3,135,241
1972	3,338,030	-	3,338,030
1973	3,468,393	-	3,468,393
1974	3,590,193	-	3,590,193
1975	3,663,291	327,550	3,990,841
1976	4,031,073	371,150	4,402,223
1977	4,107,648	801,343	4,908,991
1978	4,056,816	1,062,370	5,119,186
1979	4,418,904	1,094,570	5,413,474
1980	4,965,137	1,350,047	6,315,184
1981	5,329,661	1,398,575	6,728,236
1982	5,691,531	1,422,486	7,114,017
1983	5,847,442	1,342,237	7,189,679
1984	6,281,093	1,093,550	7,374,643
1985 approp.	7,912,222	1,385,280	9,297,502
1986 approp.	8,085,015	1,385,280	9,470,295

Table 15

STATE SCHOLARSHIP PROGRAMS
(in dollars)

Programs	FY 1970	FY 1971	FY 1972	FY 1973	FY 1974	FY 1975	FY 1976
General State[1]	368,986	425,184	577,908	711,622	862,703	1,190,572	1,327,073
Teacher Education	156,400	103,787	65,050	36,900	(2)		
Charolotte Hall Scholarship	32,000	25,000	(2)				
Senatorial Scholarship	2,136,120	2,331,439	2,283,734	2,291,299	2,243,680	2,241,941	2,373,690
Medical-University of Maryland	60,000	59,250	60,000	57,000	52,500	56,250	51,792
War Orphans-Disabled Vets-MIAs and POWs[3]	31,991	93,511	101,784	111,448[3]	112,548	127,356	126,911
Delegate	85,827	87,477	110,655	106,018	97,128	151,413	262,976
Firemen-Rescue Squad, Volunteer Firemen & Rescue Squad[4]		9,593	13,899	10,996	45,725	55,746	74,996[4]
Professional School			125,000	125,000	150,000	135,582	146,298
Orphans-Firemen & Rescue Squad & Law Enforcement[5] Maryland National Guard[6]				2,000[5]	567	1,088	1,497[6]
Teachers of Deaf and Impaired Hearing[7]				16,110[7]	25,342	30,893	36,990
Vietnam-POWs							
Family Practice Residencies							
MIAs and POWs[8]							
Physician Assistant-Nurse Practioner							
Distinguished Scholar							
Proprietary							
Graduate Nurses							
Teachers-Critical Areas							
Distinguished Scholars-Teachers							
Teacher Retraining							
Total	2,921,324	3,135,241	3,338,030	3,468,393	3,590,193	3,990,841	4,402,223
[1]SSIG Portion						327,550	371,150

[2]Discontinued
[3]MIAs and POWs added in 1973
[4]Rescue Squad Members and Volunteer Firemen and Volunteer Rescue Squad Members added in 1976
[5]Law Enforcement Officers added in 1973
[6]Maryland National Guard Members added in 1976
[7]Teachers of Hearing Impaired added in 1973
[8]Split from War Orphans and Disabled Vets in 1979

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FY 1977	FY 1978	FY 1979	FY 1980	FY 1981	FY 1982	FY 1983	FY 1984	Appropriation FY 1985	Allowance FY 1985
1,728,686	2,133,140	2,315,740	2,823,293	3,043,600	3,125,258	3,033,724	2,849,600	4,747,902	4,669,280
2,414,628	2,371,506	2,622,450	2,659,150	2,624,613	2,722,510	2,658,422	2,723,958	2,726,000	2,726,000
56,250	45,000	39,000	36,000	34,500	18,000	19,500	7,500	19,500	34,500
119,317	100,505	86,797[8]	80,628	83,563	90,616	82,299	72,799	85,000	80,000
282,649	170,135	185,149	223,334	274,808	249,860	294,822	497,492	296,100	294,840
117,282	99,996	104,998	87,336	109,254	99,908	84,981	98,994	81,000	95,000
150,000	150,000	-0-	149,750	150,000	149,850	150,000	150,000	150,000	150,000
2,100	700	2,100	3,850	3,333	3,650	4,500	3,100	4,900	4,500
38,079	33,204	40,242	25,651	26,277	7,765	-0-	-0-	-0-	-0-
-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
-0-	15,000	15,000	-0-	-0-	-0-	-0-	-0-	-0-	-0-
		1,998	2,500	1,500	1,500	-0-	-0-	1,500	-0-
		100,000	78,000	78,000	96,000	79,500	69,000	75,000	72,000
			50,000	200,000	440,000	6639310	789,600	880,000	929,600
			95,692	98,788	100,000	100,000	100,000	200,000	200,000
					9,100	18,000	12,600	30,600	19,500
									142,175
									30,400
									22,500
4,908,991	5,119,186	5,513,474	6,315,184	6,728,236	7,114,017	7,189,679	7,374,643	9,297,502	9,470,295
[illegible]	1,062,310	1,094,570	1,350,047	1,398,575	1,422,486	1,342,237	1,093,550	1,385,280	1,385,280

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Delegate Scholarships, Teacher Education Scholarships, Scholarship Assistance for the Charlotte Hall School, Medical Scholarships, and Education of War Orphans and Children of Disabled Veterans.

Teacher Education Scholarships were awarded to students attending either public or private institutions in teacher preparation curricula approved by the State Department of Education. The purpose of the program was to attract additional young people to the teaching profession.

The Charlotte Hall School program provided funds to the Charlotte Hall School to allow at least one student from each legislative district of the State each year to attend the instituition with free board and tuition.

The Medical Scholarship Program was designed to assist students admitted to the University of Maryland School of Medicine. Recipients were required to practice general medicine in an area of need within the State. The last program provided scholarships to children whose parent served in the Armed Forces of the United States and were killed in action or died or who were totally and permanently disabled as a result of such service after December 7, 1941.

By FY 1975 four new scholarship programs were started, two programs were discontinued, and one program expanded.

The first new program, started in FY 1971, provided for the reimbursement of firemen and volunteer firemen for tuition costs required for courses in "Fire Service Technology" in accredited institutions in Maryland. In FY 1972 the Professional School Scholarship Program was started which provided financial assistance to residents of Maryland who desired to enter medical, dental, legal, nursing, or pharmaceutical programs. In FY 1973 a program was funded to provide scholarships to children of firemen and members of rescue squads killed in the line of duty. The original authorization provided for scholarships for orphans of firemen only but was expanded to cover the children of rescue squad members and law enforcement officers before the program was acutally implemented. The fourth new program that was started during this period was a scholarship program for senior undergraduate students or Master's Degree candidates in the area of education of the deaf or hearing impaired. Recipients were required to teach in a school for the deaf or in a public or private school in the State for at least one year for each year the scholarship was received. This program was originally proposed for teachers of the deaf but was expanded to include the hearing impaired before the first year of funding in FY 1973.

The program for War Orphans and Children of Disabled Veterans was expanded in FY 1973 to include the children of any person who was officially declared to be a prisoner of war or missing in action in armed conflict in Southeast Asia on or after January 1, 1960.

The two programs that were discontinued were the Charlotte Hall Scholarships in FY 1972 and the Teacher Education Scholarships in FY 1974.

The period from FY 1975 to FY 1980 saw continued growth in the number of scholarship programs -- a total of five new programs were started during this time and three programs were revised.

In FY 1976 the program for reimbursement for the education of firemen was expanded to include volunteer firemen, rescue squadmen, and volunteer rescue squadmen. That same year, the programs providing scholarships to orphans of firemen, rescue squadmen, and law enforcement officers was expanded to include orphans of Maryland National Guardsmen killed in the line of duty.

In FY 1977 two new programs were implemented. The first provided scholarships for Vietnam era Maryland veterans who were declared to be prisoners of war as a result of the United States participation in armed conflict in Southeast Asia on or after January 1, 1960. Funding was appropriated for this program for four years but no scholarships were awarded. No funds were appropriated for the program after FY 1980. The second new program started in that year was to provide financial support for residents training in accredited Family Practice Residency programs in Maryland. This program received appropriations for five years. During only two of these years was any money actually awarded. No funds were appropriated for this program after FY 1981.

In FY 1979 the program providing scholarships to war orphans and children of disabled veterans, MIAs and POWs was revised with a separate program for children of MIAs and POWs established. In that same year a new program was started that gave awards to qualified medical education centers for each individual completing an accredited Physician Assistant or Nurse Practitioner program.

Two more programs were initiated in FY 1980: the Distinguished Scholar Program and the Postsecondary Proprietary Student Grant Program. The Distinguished Scholar Program is entirely merit based and provides 300 awards to students entering Maryland institutions who are National Merit or Achievement Finalists or high achievers in secondary schools in Maryland. This was the first program that was based entirely on merit and was designed to encourage high ability Maryland students to attend in-state institutions. The Proprietary Grant Program provides grants to Maryland residents demonstrating financial need who are enrolled in a full-time program at a postsecondary proprietary institution that is approved by the State Board for Higher Education.

From FY 1980 to the current time, four new programs were initiated. The first program, implemented in FY 1982, provides awards to students enrolled in a postbaccalaureate

nursing education degree program who are considering entering an area of nursing shortage. Recipients are required to serve in the State or teach in the nursing shortage area. The remaining three programs provide financial assistance in the area of teacher education. The Teacher Education Tuition Assistance Program provides assistance for the education of persons to teach in areas of critical shortage. The Distinguished Scholar Program -- Teacher Education Scholarships is designed to encourage recipients of the Distinguished Scholar Program awards to enter the teaching profession in a Maryland public school. The Tuition Reimbursement for Retraining Teachers Program provides financial assistance for retraining to teach mathematics and science to any person who is currently teaching in a Maryland public school who agrees to teach mathematics or science for at least two years in a Maryland public school.

In summary, currently the State Scholarship Board administers a total of sixteen programs that provide some form of financial assistance to students in Maryland. Four programs remain in existence but do not receive appropriations. In FY 1970 only seven aid programs were in place. The trend has been one of increasing the number of programs that provide aid for very specific purposes, however, these programs account for only 19.2 percent of the total dollars allocated for scholarship programs in FY 1986. The more general purpose programs account for the majority of the aid awarded with the General State program providing 49.3 percent of total dollars awarded, Senatorial Scholarships 28.8 percent, and Delegate Scholarships 3.1 percent. Another trend has been an increasing emphasis on programs based entirely on merit. In FY 1970 there were no aid programs based solely on merit; in FY 1986 two programs, Distinguished Scholars and Distinguished Scholars in Teacher Education, contribute $960,000 or 10.1 percent of total aid awarded.

V. FEDERAL FINANCIAL AID

A. Proposed Federal FY 1986 Budget

The impact, if enacted, of the Reagan Administration's proposed student aid budget for FY 1986 would be a reduction of over 20 percent in the programs authorized under Title IV of the Higher Education Act (see Table 16). These programs include Pell Grants, the Campus-Based Programs (Supplemental Educational Opportunity Grants, National Direct Student Loans, and College Work Study), State Student Incentive Grants, and Guaranteed Student Loans. The reduction would be achieved through a "reform" of the aid program that would implement the Administration's stated goals:

** return to the traditional emphasis on parent and student responsibility for financing college costs; and

** elimination of aid to students from higher income families.

The major policy changes that are proposed to achieve these goals include:

1. an annual cap of $4,000 would be set on the total aid that a student can receive through grants, direct loans, work-study earnings, and guaranteed loans (except PLUS loans); currently there is no cap.

2. Pell grants and campus-based aid would be restricted to students with a family adjusted gross income of less than $25,000; Guaranteed Student Loans would be restricted to students with a family adjusted gross income of less than $32,500. Currently Pell Grants are based on the calculation of a Pell Index. Students with a Pell Index of 1600 or less are eligible to receive aid. The index is based on a complex calculation of family income and expenses; there is no cap based on adjusted gross income. In the GSL program currently students whose families have an adjusted gross income greater than $30,000 may receive a GSL if they can demonstrate financial need.

3. To be eligible for any of the Department of Education grant or loan programs, students would be expected to meet an $800 self-help expectation. Students could use the Federal College Work Study program to meet this requirement.

4. All students under the age of 22 except for orphans and wards of the court, would be classified as dependent on their parents. Evidence of self-support would have to be provided by students age 22 and above. These students would also have to meet current criteria for establishing independent status.

5. Guaranteed Student Loan subsidies would be reduced and restructured. The borrower interest rate would be fixed at

Table 16

Federal Student Financial Aid

(in millions)

	FY 1984	FY 1985	Proposed FY 1986	Change in $ 84-86	Net	Change in $ 85-86	Net
Dept. of Education Programs	$6,244	$8,625[1]	$6,283	+ 39		-2,342	
Graduate and Professional Opportunities Program	11	12	0	- 11		- 12	
Public Service Fellowships	3	3	0	- 3		- 3	
National Graduate Fellowship	0	3[2]	0	0		- 3	
TRIO Programs	165	175	82	- 83		- 93	

[1]Includes $250 million to cover appropriation shortfalls in FY 1984, and $665 million supplemental to cover appropriation shortfalls in the GSL program for FY 1984 and FY 1985.

[2]The proposed administration budget includes a recession of $3 million in FY 1985 for the National Graduate Fellowship Program.

Source: U.S. Department of Education Proposed FY 1986 Budget

the 91-day Treasury bill rate for the quarter ending March 31st prior to the academic year the loan is made. Interest subsidies would be paid to lenders on a flat rate instead of the current variable rate. The flat rate would be equal to 1.5 percent during the grace periods and 3 percent during the repayment period.

6. Students would be required to have a high school diploma or its equivalent in order to receive assistance.

7. Funding for State Student Incentive Grants (SSIG) would be eliminated.

8. No funds have been requested for Supplemental Educational Opportunity Grants (SEOG) or new capital contributions for NDSL's.

9. College Work Study programs would receive a large increase in funding, from $257 million to $850 million. Institutions would be able to use up to 50 percent of these funds to provide SEOG grants to students. The current program allows only a 10 percent transfer between programs. The proposed $850 million in this program is actually about $160 million less than the combined funding levels for work-study and the supplemental Grant Program under the current law.

10. The PLUS (Parent Loans for Undergraduate Students) program would be revised and expanded and all students would remain eligible to participate. A borrowing limit of $4,000 per year and $20,000 cumulative would be established. Interest rates would be set by the lender but would be subject to a cap of the 91-day Treasury Bill rate plus 3 percent. Rates could be fixed or variable within this cap. All borrowers would be charged a guarantee fee that is equal to the actual expected costs of default and related expenses. Lenders would no longer be paid special allowance interest subsidies.

Other changes that the Reagan Administration is proposing affect awards in the Pell Grant Program. For 1985-86 the maximum award levels would be reduced to $2,000 or 50 percent of cost; the current authorized level is $2,100 or 60 percent of cost. This reduction is recommended because appropriations for the program are not adequate to fully fund the award level. In 1986-87 the maximum award level would be returned to $2,100 or 60 percent of cost levels.

Changes in programs that are not under the administration of the Department of Education that impact on student financial aid include:

1. A reduction by over 50 percent in TRIO programs (Special Programs for the Disadvantaged). Funds would be directed on the Special Services and Upward Bound programs while funding for Talent Search, Educational Opportunity Centers, and Staff Training programs would be eliminated.

2. Between 1982 and 1985 Social Security Student benefits were phased out. The estimated FY 1986 funding of $45 million is for assistance to children of military personnel who died in active duty before August 13, 1981 or died from a service connected disability incurred or aggravated before such date.

3. In FY 1986 aid awarded under the GI Bill would decline from $1,058 million in FY 1985 to $893 million due to the reduction in the number of veterans who are eligible for GI Bill benefits. The two veterans programs, Veterans Vocational Rehabilitation and the Post-Vietnam Era Veterans Educational Account, would increase by $21 million; however, total combined expenditures would equal only $207 million.

4. Most programs of student assistance for Health Professions would receive no new funds. Two programs, the Indian Health Service Scholarships and the National Research Service Awards would maintain funding at their FY 1985 level. Students would continue to be able to receive loans from the revolving funds of the Health Professions and Nursing Student Loan Programs.

5. Health Education Assistance Loan (HEAL) guarantees would be limited to $100 million, down from $250 million in FY 1985. Appropriations are not required in this program.

B. Impact of Proposed Changes

Tables 17 and 18 indicate the impact of the Reagan Administration's proposed FY 1986 budget on federal student financial aid programs as provided in the U. S. Department of Education's FY 1986 budget. Federal aid of all types available to students is projected to decline by 10.5 percent or $1,397 million in FY 1986 from the FY 1985 level.The number of students projected to receive awards (unduplicated) would decrease by 19.5 percent or 1,027,000.

1. Awards in Pell grants would decline by 808,000.

2. The net decrease in College Work-Study and SEOG's would be 378,000.

3. NDSL program would award 144,000 fewer loans.

4. No SSIG awards would be made.

5. GSLs would decline by 326,000.

6. PLUS loans would increase by 210,000.

Table 17

FEDERAL STUDENT FINANCIAL AID

AID AVAILABLE TO STUDENTS[1]
(in millions)

	1985 Revised	Proposed 1986	Change	Net
Pell Grants	$ 3,311	$ 2,681	- 630	
SEOG	396	--	- 396	
Work-Study	693	--	- 693	-95
Work-Study/Grants	--	994	+ 994	
NDSL	841	715	- 126	
SSIG	152	--	- 152	
Subtotal	$ 5,393	$ 4,390	-1,003	
GSL	$ 7,498	$ 6,525	- 973	
PLUS	443	1,022	+ 579	
Subtotal	$ 7,941	$ 7,547	- 394	
Total	$13,334	$11,937	-1,397	

[1]Table includes the total aid generated by the Department of Education Programs, including Guaranteed Student Loan Capital, Direct Loan Capital from institutional revolving funds, and institutional and State Matching funds.

Source: U.S. Department of Education Proposed FY 1986 Budget

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Table 18

FEDERAL STUDENT FINANCIAL AID

Number of Student Awards
(in thousands)

	1985 Revised	Proposed 1986	Change	Net
Pell Grants	2,827	2,019	- 808	
SEOG	720	--	- 720	
Work-Study	788	--	- 788	-378
Work-Study/Grants	--	1,130	+1,130	
NDSL	956	812	- 144	
SSIG	304	--	- 304	
Subtotal	5,595	3,961	-1,634	
GSL	3,226	2,900	- 326	
PLUS	168	378	+ 210	
Subtotal	3,394	3,278	- 116	
Total Awards	8,989	7,239	-1,750	
Unduplicated Headcount	5,280	4,252	-1,027	

Source: U.S. Department of Education Proposed FY 1986 Budget

Analysis of these data discloses that implementation of Reagan's proposed FY 1986 budget would have a significant impact on student financial aid programs. Over 19 percent of the students receiving some form of aid in FY 1985 would no longer be eligible for aid. Awards in the GSL/PLUS programs would decrease by 3.4 percent and NDSL's by 15.1 percent, while Pell Grants, SEOG/Work-Study, and SSIG programs would be significantly reduced, with declines in the number of awards of 28.6, 25.1, and 100 percent respectively.

Notes

(1) The ceiling of PELL Grant awards for 1982-83 was $1,600. The eligibility of a student is determined by deducting the PELL Index (or family contribution) from his cost of education based on the PELL Grant Formla. The amount of the award is equal to the difference, but may not exceed one-half of the total cost or the maximum PELL Grant.

(2) Based on the Maryland Higher Education Loan Corporation data tape.

(3) These data are from the State Scholarship Board and vary somewhat from those reported by schools.

(4) When a borrower meets specified conditions, he may be allowed to defer payment of loan principal and interest (e.g., for continued study, military service, and other reasons). While a loan is in deferment status, the Federal Government continues to pay the in-school interest subsidy.

(5) The regulation states that if the Treasury Bill rate stays below 14 percent for an entire year, the PLUS rate is reduced to 12 percent.

(6) Examples of institutional programs are UMCP's Chancellor's Scholarships and Banneker Scholarships which are based on academic achievement, UMBC's Merit Scholarships and Chancellor's Merit awards, St. Mary's College's Brent Calvert Scholarship program for freshmen, and Mount St. Mary's College's Presidential Scholarships based on academic merit, College Scholarships based on merit and financial need, Minority Scholarships, and various programs of tuition waivers.

(7) The financial aid data available on such programs does not always capture the full amount of funds earned through campus employment since these funds are not treated as financial aid.

APPENDIX A

DATA BASE DESCRIPTION

This report relies primarily on two sources of data. The first source of data is the financial aid data submitted to the State Board for Higher Education by the institutions on the form known as SBHE Form S-5. S-5 data are required to be reported annually to the Federal Office of Civil Rights for Maryland's public institutions. Independent two-year, four-year, and independent postsecondary institutions also report a selected portion of the S-5 data to the SBHE annually so that the State has a complete financial aid data base.

The S-5 report contains data on the number of awards and dollar amounts for each type of financial aid (grants, scholarships, loans and employment) along with the unduplicated number of aid recipients for each category. This study uses four years (1980-81 to 1983-84) of data from the S-5 reports.

Appendix C contains detailed data for 1982-83 and 1983-84 and four-year trend data for each type of institution.

The second major source of data on student financial aid is a data tape with individual student records. The tape has data on the characteristics of student aid applicants and recipients in Maryland in 1982-83. The data tape is developed from four sources:

1. The Pell data tape on Maryland residents who applied for Pell grants for 1982-83. This tape includes 79,237 records.
2. The Maryland Higher Education Loan Corporations' (MHELC) data tape on Guaranteed Student Loan recipients in Maryland. This tape contains 38,796 records.
3. The State Scholarship Board's (SSB) data file on all applicants for all SSB programs. This tape contains 59,136 records.
4. The State Board for Higher Education (SBHE) data tape on Fall enrollment at Maryland public institutions.

Data on student characteristics were obtained by analyses of each of the tapes individually and analysis of a matched tape and unmatched tapes. The matched tape includes data on all Maryland residents who attended public institutions and had applied for a Pell Grant, GSL or an SSB award in 1982-83. This match produced a tape with 35,307 records. The "unmatched" tape contains data on Maryland students who applied for a Pell, GSL, or SSB program in 1982-83 and attended a Maryland private institution, an out-of-state institution, or did not attend any institution of higher education. The tape contained 62,287 records. Table 19 indicates the data elements contained on each tape.

TABLE 19

FINANCIAL AID TAPE - ACADEMIC YEAR 1982-83

DATA ELEMENTS	EIS	PELL	GSL	SSS	MATCHED TAPE	UNMATCHED TAPE
FICE	X		X		X	X
SSN	X	X	X	X	X	X
SEX	X				X	
RACE	X		X		X	X
HEGIS	X				X	
DEGREE SOUGHT	X				X	
CREDIT HOURS	X				X	
ATTENDANCE STATUS	X		X		X	X
STUDENT LEVEL	X				X	
STUDENT'S YEAR IN COLLEGE		X			X	X
ADJUSTED GROSS INCOME-1981		X			X	X
DEP. STUDENT'S TOTAL 1981 INCOME (MINUS TAXES)		X			X	X
STUDENT AID INDEX (SAI)		X			X	X
STUDENT'S DEPENDENCY STATUS INDICATOR		X			X	X
FAMILY CONTRIBUTION (UNIFORM METHODOLOGY COMP)		X			X	X
BIRTHDATE		X	X		X	X
GRAD LOAN CUMULATIVE			X		X	X
UNDERGRAD LOAN CUMULATIVE			X		X	X
INCOME RANGE CODE			X		X	X
DATE LOAN PERIOD			X		X	X
INTEREST RATE			X		X	X
DISBURSED AMT.			X		X	X
GUARANTEED AMTS			X		X	X
LOAN STATUS			X		X	X
ADJ. GROSS INCOME			X		X	X
FAMILY CONTRIBUTION			X		X	X
SAT SCORE				X	X	X
FALL COLLEGE CODE				X	X	X
SPRING COLLEGE CODE				X	X	X
INCOME IN THOUSANDS				X	X	X
PELL				X	X	X
1ST CODE - 1ST YEAR				X	X	X
1ST TOTAL AMT - 1ST YEAR				X	X	X
2ND CODE - 1ST YEAR				X	X	X
2ND TOTAL AMT - 1ST YEAR				X	X	X
3RD CODE - 1ST YEAR				X	X	X
3RD TOTAL AMT - 1ST YEAR				X	X	X
1ST CODE - 2ND YEAR				X	X	X
1ST TOTAL AMT - 2ND YEAR				X	X	X
2ND CODE - 2ND YEAR				X	X	X
2ND TOTAL AMT - 2ND YEAR				X	X	X
3RD CODE - 2ND YEAR				X	X	X
3RD TOTAL AMT - 2ND YEAR				X	X	X
1ST CODE - 3RD YEAR				X	X	X
1ST TOTAL AMT - 3RD YEAR				X	X	X
2ND CODE - 3RD YEAR				X	X	X
2ND TOTAL AMT - 3RD YEAR				X	X	X
3RD CODE - 3RD YEAR				X	X	X
3RD TOTAL AMT - 3RD YEAR				X	X	X
1ST CODE - 4TH YEAR				X	X	X
1ST TOTAL AMT - 4TH YEAR				X	X	X
2ND CODE - 4TH YEAR				X	X	X
2ND TOTAL AMT - 4TH YEAR				X	X	X
3RD CODE - 4TH YEAR				X	X	X
3RD TOTAL AMT - 4TH YEAR				X	X	X
NUMBER OF RECORDS		79,237	38,796	59,136	35,307	62,287

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APPENDIX B

DESCRIPTION OF STUDENT FINANCIAL AID PROGRAMS

Federal Programs

There are seven Federal programs which are discussed in this section: Pell Grants, Supplemental Education Opportunity Grants (SEOG), College Work/Study (CWS), National Direct Student Loan (NDSL), Guaranteed Student Loans (GSL), the PLUS program, and State Student Incentive Grants (SSIG).

Pell Grants

The Pell Grant Program, formerly called the Basic Education Opportunity Grant (BEOG), is authorized under Title IV of the Higher Education Act of 1965 and its amendments. The BEOG program, approved in the amendments of 1972 and offered, for the first time, in 1973, is a Federal entitlement program of direct, need-based assistance to undergraduate students. The "entitlement" means that all students meeting certain need criteria are guaranteed aid. The amount of aid is based on financial need and the cost of education. The maximum amount of the grant increased from $1,400 in 1974 to $1,800 in 1979 and was reduced to $1,670 for the 1981-82 academic year. In academic year 1982-83 and 1983-84 the maximum award was increased to $1,800 or 50 percent of the total cost of attendance at a specific institution. The authorized maximum award level in AY 1985-86 is $2,100 or 60 percent of cost; however the proposed Federal FY 1986 Budget recommends a reduction to the $2,000 or 50 percent level for that year. Department of Education analysis indicate that this change is necessary because appropriations are insufficient to fully fund the authorized award level.

Campus-Based Programs

The Campus-Based Programs include the Supplemental Educational Opportunity Grant (SEOG), the College Work/Study Program (CWS), and National Direct Student Loans (NDSL). These programs are known as "campus-based programs" because Federal funds are allocated to each institution based on a formula. The funds are administered in accordance with Federal guidelines by the financial aid officer at each institution. Students who receive funds from these programs are among the neediest; these programs are used primarily to supplement the funds received by Pell Grant recipients.

The SEOG Program provides grants to undergraduate students. The maximum academic year award for each student was $2,000 in FY 1984.

The College Work-Study Program was originally authorized by the Economic Opportunity Act of 1964. The Higher Education

Amendments of 1968 transferred the statutory authority for the program to the Higher Education Act of 1965.

The purpose of the CWS program is to promote the part-time employment of students with financial need. There is no minimum or maximum amount of CWS awarded for each student. The amount of the award is determined by the institution's financial aid office based on each student's financial need, the student's ability to work without interfering with his/her studies, the allocations received by the institution and the amount of other types of aid awarded to the student. The Federal Government provides 80 percent of the funds for this program and the institutions must provide the remaining 20 percent of the funds. Some institutions provide more than 20 percent so that there will be additional money in this program.

The proposed FY 1986 Federal budget does not include funding for these programs. Instead a new program of Work-Study is requested under which institutions would be allowed to use up to 50 percent of their Work-Study allocations for making supplemental grants. Currently only 10 percent of Work-Study funds may be transferred to the SEOG program.

The National Direct Student Loan (NDSL) originally established by Title II of the National Defense Education Act of 1958 and called National Defense Student Loans, was later authorized through Title IV of the Higher Education Act of 1965. The NDSL program provides low-interest loans to undergraduate and graduate students with financial need.

The maximum life-time amount of the NDSL is $6,000 for an undergraduate student, and $12,000 for a professional or graduate student and includes all amounts received as an undergraduate. Loan repayment begins after the student ceases to enroll at least half-time and the grace period has concluded. The grace period for loans made prior to October 1, 1980, is nine months and six months for loans made after October 1, 1980. The interest rate charged, starting at the time of repayment, is three percent for loans made before July 1, 1981, four percent for loans made between July 1, 1981, and August 23, 1981 and five percent for new loans made after August 23, 1981.

The program was designed to be self-supporting, with the Federal Government providing the initial capital contributions and the institutions maintaining a revolving fund through collection of outstanding loans. Loan collections have not met expectations and Federal capital contributions have not kept pace with students' needs.

The Reagan Administration proposed elimination of new capital contributions for NDSLs. New NDSLs are made from existing "revolving funds."

Guaranteed Students Loans (GSL)

The Guaranteed Student Loan Program is authorized by Title IV, Part B, of the Higher Education Act of 1965. In Maryland, this program is administered by the Maryland Higher Education Loan Corporation. The primary purpose of this program is to make low-interest, long-term loans to students to help them meet the costs of postsecondary education.

The Education Amendments of 1972 provided that the Federal Government would pay all the interest on loans of $2,000 or less for students whose adjusted family income was less than $15,000, while the student was enrolled in school. For amounts above $2,000, or adjusted family income above $15,000, the Federal Government would provide the in-school interest subsidy only if the institution would provide the lender with a statement showing the student's need and recommending a loan in the amount of such need.

The Middle Income Student Assistance Act (MISAA) of 1978 removed the family income ceiling as a requirement for having the Federal Government pay the interest on the loan while the student was enrolled in college. Consequently, between 1979 and October 1, 1981, any student enrolled in an eligible institution of higher education, regardless of family income, was eligible to receive the in-school interest subsidy in the GSL program.

The limits on annual and aggregate GSLs have increased over the years. Presently, the annual and aggregate loan limits are $2,500 and $12,500 for undergraduate, and $5,000 and $25,000 for a graduate or professional student including undergraduate borrowing. The repayment period begins 6-12 months (depending on when the loan was acquired) after the borrower ceases to carry, at an eligible school, at least one-half the normal full-time academic workload.(4) The repayment period is between five and ten years with minimum annual payments of $600.

The Federal Government incurs costs related to GSLs in three different categories. One is the total cost of the in-school interest payments on all loans which have not entered repayment. The second is the payment to the lender of the difference between the actual interest rate and the GSL rate during the repayment period. The third category is the cost of payment to a lender on those loans that are in default.

Over the years, with the rise in interest rates, the increase in the limit of loans, and the increase in the number of borrowers, the Federal Government's costs of operating the GSL program have been increasing rapidly. To control and reduce the cost of the GSL program for the Federal government, the Omnibus Budget Reconciliation Act of 1981 required that, beginning on October 1, 1981, applicants whose family's adjusted gross incomes were greater than $30,000 show financial need in order to be eligible for a GSL, and that the amount of their loans be determined by their need. Furthermore, the new regulations have increased the interest rate charged to students on GSLs from the

original 6 percent in 1966. The current rate is 8 percent. Another feature authorized in 1981 which helps reduce the cost to the Federal Government is the origination fee. This is a fee that each student must pay to receive a loan. The lender subtracts five percent from the face value of the loan and returns it to the Federal Treasury. Borrowers are still liable for repayment of the entire amount of the loan.

The PLUS/ALAS Programs

In 1980 the Federal Government authorized a new loan program for parents of dependent undergraduates called "Parent Loans for Undergraduate Students (PLUS). These loans are similar to GSLs in that they are financed by private lenders, guaranteed by State agencies, and reinsured by the Federal Government. Unlike the GSLs, however, there is no in-school interest subsidy and repayment of the loan begins within 60 days of the loan disbursement. Under the PLUS program a parent may borrow up to $3,000 per academic year on behalf of each dependent undergraduate student, with an aggregate maximum of $15,000 per student. The minimum annual repayment is $600 unless a lesser amount is agreed to initially by borrower and lender; the repayment period can vary between five and ten years.

In 1981 the program was expanded to include eligibility to graduate and professional students and to undergraduates who are financially independent of their parents. This expanded program is called "Auxiliary Loans to Assist Students (ALAS), but is usually referred to as PLUS. Students borrowing under this program are allowed to defer repayment of the principal until they are no longer students. The loan limits for graduate and professional students are $3,000 per year up to a cumulative total of $15,000 in addition to any GSLs they may have. Independent undergraduate students may borrow only $2,500 per year (including any GSLs) with an aggregate limit of $12,500.

Originally the interest rate on PLUS loans was 9 percent but in 1981 it was increased to 14 percent. On November 1, 1982 the rate decreased to 12 percent. In part, the interest rate is tied to the Treasury Bill rate.(5)

State Student Incentive Grants

The State Student Incentive Grant Program is authorized by Section 415 of Title IV, Part A of the Higher Education Act of 1965, as amended by P.L. 92-318 in 1972. The first SSIG appropriation for student awards was in the 1974-75 academic year.

The purpose of this program is to encourage the states to establish and expand State scholarship programs. The program requires that the State match the SSIG with an equal amount of State funds. The SSIG program requires that all of the funds be distributed to students using financial need as a criterion for distribution. In Maryland the SSIG funds are administered by the Maryland State Scholarship Board, and are used to supplement the

funding in the General State Scholarship Program. Maryland received $1.1 million in SSIG funds during FY 1984, which accounted for 38 percent of the total funds in the General State Scholarship program. The FY 1986 Budget proposed by the Reagan administration does not include funding for this program. The Administration's justification for the elimination of this program is that States now considerably overmatch the yearly Federal contribution, suggesting a high level of State commitment regardless of Federal expenditures.

State Programs

There are sixteen State scholarship and grant programs administered by the State Scholarship Board (SSB) for aiding the residents of Maryland with the costs of postsecondary education. Eight of the programs include financial need as a criterion.

In this section, five of the programs administered by the SSB will be discussed: General State Scholarships, Senatorial Scholarships, Delegate Scholarships, Proprietary Grants, and the Distinguished Scholar Scholarships. In addition, the Other Race Grant Program administered by the State Board for Higher Education and the State Colleges will be described.

General State Scholarships

The General State Scholarship Program (GSS) was established by the Legislature in 1960. The first awards under this program were granted in 1961. The General State Scholarship program is funded by a combination of Federal funds from the State Student Incentive Grant Program (SSIG) and State General Funds appropriated by the Legislature. Available funds are allocated among the legislative districts according to their population. Within legislative districts, half of the awards are distributed to the students with the least ability to pay for education. A maximum of ten percent of the awards can be granted to Maryland residents attending out-of-state institutions of higher education. These institutions must be in states that allow their state awards to be used at Maryland colleges.

The amount of each award currently is based on the goal of providing 30 percent of the recipient's remaining need after considering family contributions and Pell grants. Awards can range from $200 to $2,000 per year. In 1985 the General Assembly approved an additional $1.7 million in General State Scholarships increasing the total GSS aid from $2.8 million in FY 1984 to $4.6 million in FY 1985.

Senatorial Scholarships

The Senatorial Scholarship Program in its present form was established by the Legislature in 1965. Prior to that date, and up to 1967, there existed Senatorial Scholarships which were granted to colleges. Starting in 1965, scholarships have been directly granted to students. Each State Senator annually receives $58,000 which may be awarded to district residents. Approximately two-thirds of the awards are granted to continuing students, and one-third to new first-time recipients. Awards range from $200 to $1,500 per year per recipient.

Delegate Scholarships

The Delegate Scholarship Program has been in effect since the 1700s and exists in its present form according to Title 18, Subtitle 5 of the Education Article of the Annotated Code. Each

delegate may appoint scholarships of 1, 2, 3, or 4 years to students in his/her district on any basis he/she considers appropriate. If the student uses the award at an Independent institution the award may not exceed the cost of tuition and fees at the University of Maryland-College Park.

Delegate allotments in this program have not increased since its inception. The amount of each award is equal to the cost of tuition and mandatory fees at the Maryland public institution where the recipient studies.

Proprietary Grant Program

The Legislature established the Proprietary Grant Program beginning with the 1980-81 academic year. Grants varying from $200 to $1,500 are awarded to students with financial need who are enrolled full-time at a Maryland proprietary school approved by the SBHE. The Legislature has appropriated $100,000 annually for this program. Since many students with demonstrated financial need were not aided, and the average award covered less than 20 percent of the remaining need, the SSB used $100,000 of SSIG funds starting in FY 1985 to increase the number of students receiving awards in this program.

Distinguished Scholar Program

The Distinguished Scholar Program was enacted by the Legislature in 1979 and was expanded in 1980. The program currently provides 300 awards to entering students at Maryland institutions: up to half of the awards are made to Maryland residents who are National Merit or Achievement Finalists and the remainder of the awards are made to high achievers in secondary schools in Maryland. The grants are renewable if the student maintains a B average and may be used at any institution of higher education in Maryland. This is the only Statewide program which is entirely merit-based. A new category of recipients for AY 1982-83 is based on talent in areas of art, music, drama, and dance. In 1984, Legislation was enacted which would provide an additional $800 per year to a distinguished scholar who agrees to teach in a Maryland public school. The recipient must teach one year for each year the award is received or repay the money with interest.

Other State Scholarship Board Programs

There are eleven other programs administered by the State Scholarship Board. Four of these programs are need-based and are targeted for specific types of students: professional school students, teachers of the deaf, medical students and graduate students. These programs are used as incentives to direct students to areas of need in the state. Several of these programs require that the recipients work in Maryland after completion of the program.

Six programs are grants to veterans, firemen, children of deceased military and police officers, and children of Prisoners

of War and those Missing in Action. These programs are entitlement programs to students who meet specific criteria. The awards to war orphans and children of POW-MIAs have a maximum value of $500 per year; eligible firemen are reimbursed for the full cost of tuition; the one-year professional school grant can range from $200 to $1,000; for the teachers of the deaf, the award is equal to the annual cost of tuition; the scholarship for family practice is $1,500 per year; and the eligible children of firemen and enforcement officers can receive up to $700 per year for part-time status and up to $1,000 per year for full-time status. In 1984 General Assembly established a new scholarship program to provide awards to students who choose to teach in areas of critical shortage in the State.

Other Race Programs

The Undergraduate Other Race Grant Program provides assistance to qualified undergraduate students enrolling at one of the following institutions where their race is in the minority: Bowie State College, Coppin State College, Frostburg State College, Salisbury State College, St. Mary's College of Maryland, Towson State University, Morgan State University, and the University of Baltimore. (The undergraduate campuses of the University of Maryland have minority/other race aid programs but not under this specific program.)

Each of the participating institutions determines which full-time undergraduate students should receive awards and the amount of the award. Awards may be granted based on financial need and/or merit. Once a student receives a grant, he or she is eligible to re-apply for continuation grants in succeeding years.

The Minority/Other Race Grant Program for graduate and professional school students is designed to attract students to graduate schools in Maryland's public colleges and universities where the student's race is in the minority. To be eligible, students must enroll in the graduate school of a public college or university in Maryland where his or her race is in the minority, and be a full-time student at that institution's graduate school. Interested students apply for these grants at the graduate school of his or her preference and the SBHE distributes the funds in this program to the institutions to make the awards.

Institutional Programs

Institutions of higher education in Maryland administer various programs which use institutional funds to assist students in financing the costs of their education. Institutional programs include tuition waiver programs, grant programs based on need, merit and/or athletic ability, and work/study programs.(6)

All of the public four-year institutions and some of the Community Colleges provide grants to students based on academic ability. The purpose of these programs is to attract high ability students to the institutions.

Another type of institutional program is the tuition waiver. Tuition waivers may be available to the general body of students based on their need and/or ability. Independent universities and colleges historically have offered many such tuition waivers. Other tuition waivers for individuals such as senior citizens or employees and their dependents are entitlement programs targeted at specific sections of the student body. Tuition waivers are sometimes provided for students in exchange for services. This type of waiver provides a considerable amount of assistance to graduate students who are awarded "graduate assistantships." It should be noted that tuition waivers provided to institutions' employees and their dependents, to graduate students, and to undergraduate students in return for their work, are a fringe benefit.

Many of the institutions of higher education have established work study programs of their own, beyond the CWS program of the Federal government. Through such programs, students are offered campus-related jobs in exchange for money and/or remission of tuition and fees.(7) One of the largest sources of funds available to graduate students are graduate teaching and research assistantships. The assistantships provide monthly payments to students and remission of their tuition and fees in exchange for their services as teachers or researchers. These assistantships are usually awarded based on merit.

APPENDIX C

Student Financial Aid Data

S-5

Tables

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TABLE 20

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 82-83
(DOLLARS)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	9,837,490	6,277,677	5,454,855	2,825,245	161,275	3,086,012	859,386	28,501,940
SUPPLEMENTAL ED. OPPORTUNITY	1,462,193	910,137	951,382	532,700	6,706	1,078,500	70,295	5,011,913
VOCATIONAL REHABILITATION	145,370	46,179	58,771	0	2,520	52,572	175,112	480,524
OTHER FEDERAL	2,141	19,165	8,000	13,579	0	426,914	93,821	563,620
INSTITUTIONAL	147,959	2,206,305	148,579	212,385	0	7,231,589	7,000	9,953,817
PRIVATE	54,834	22,995	222,554	54,266	2,340	781,638	500	1,139,127
SUB-TOTAL	11,649,987	9,482,458	6,844,141	3,638,175	172,841	12,657,225	1,206,114	45,650,941
LOANS								
NATIONAL DIRECT STUDENT	475,648	1,893,407	1,024,802	315,349	21,150	2,416,759	1,324,374	7,471,489
GUARANTEED STUDENT	8,041,599	14,092,870	8,509,384	2,331,057	684,485	13,482,288	1,892,739	49,034,422
PLUS/ ALAS	12,000	362,757	322,858	5,500	47,565	762,854	19,430	1,532,964
OTHER FEDERAL	75,333	190,665	101,615	0	0	22,725	5,000	395,338
INSTITUTIONAL	234,687	1,500	7,100	0	0	112,864	0	356,151
PRIVATE	32,342	144,000	83,216	22,250	0	162,200	600	444,608
SUB-TOTAL	8,871,609	16,685,199	10,048,975	2,674,156	753,200	16,959,690	3,242,143	59,234,972
SCHOLARSHIPS								
GENERAL STATE	256,624	851,343	353,200	78,600	19,550	1,178,261	0	2,737,578
HOUSE OF DELEGATES	13,240	112,279	80,822	10,944	11,278	55,080	0	283,643
SENATORIAL	321,272	944,685	594,669	66,900	28,850	536,553	0	2,492,929
STATE DISTINGUISHED	34,040	291,715	70,000	1,600	15,200	239,360	0	651,915
POSTSECONDARY PROPRIETARY	0	0	0	0	0	0	14,829	14,829
OTHER MD STATE SCHOLARSHIP BD	49,157	4,500	12,250	3,500	500	6,450	3,700	80,057
OTHER RACE/DESEGREGATION	0	139,750	652,183	140,000	126,796	0	0	1,058,729
FEDERAL	1,600	64,812	1,475	0	0	81,255	0	149,142
INSTITUTIONAL HIGH ABILITY	191,352	557,569	27,339	99,178	154,962	1,391,221	0	2,421,621
INSTITUTIONAL ATHLETIC	53,265	101,209	123,142	0	0	440,802	0	718,418
OTHER INSTITUTIONAL	66,100	139,122	98,825	71,206	5,420	999,908	38,087	1,418,668
PRIVATE HIGH ABILITY	46,245	17,788	211,966	0	0	88,829	0	364,828
PRIVATE ATHLETIC	4,554	1,190,499	141,133	0	0	0	0	1,336,186
OTHER PRIVATE	1,215,019	865,628	56,824	148,146	9,100	429,142	17,650	2,741,509
*TUITION WAIVERS TO EMPLOYEE,DEPEND	326,986	475,952	359,573	51,068	19,806	1,080,053	0	2,313,438
TUITION WAIVERS TO SENIOR,DISABLED	356,338	231,747	36,552	0	1,650	13,455	0	639,742
TUITION WAIVERS TO STUDENTS	27,126	3,607	312	0	0	178,583	1,000	210,628
SUB-TOTAL	2,962,918	5,992,205	2,820,265	671,142	393,112	6,718,952	75,266	19,633,860
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	3,534,459	966,822	1,297,493	930,230	30,264	2,245,114	0	9,004,382
INSTITUTIONAL WORK/STUDY	170,343	108,347	1,197,107	118,287	0	520,555	0	2,114,639
OTHER INSTITUTIONAL	839,260	899,529	1,196,224	0	0	1,092,002	70,072	4,097,087
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	223,804	14,399	0	238,203
SUB-TOTAL	4,544,062	1,974,698	3,690,824	1,048,517	254,068	3,872,070	70,072	15,454,311
TOTAL SUPPORT	28,028,576	34,134,560	23,404,205	8,031,990	1,573,221	40,207,937	4,593,595	139,974,084
LESS FRINGE BENEFITS (*)	326,986	475,952	359,573	51,068	243,610	1,094,452	0	2,551,641
TOTAL AID	27,701,590	33,658,608	23,044,632	7,980,922	1,329,611	39,113,485	4,593,595	137,422,443

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 21

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MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 82-83
(NUMBERS)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	15,560	6,042	5,421	2,412	161	2,802	841	33,309
SUPPLEMENTAL ED. OPPORTUNITY	4,218	1,345	1,911	514	19	1,456	121	9,584
VOCATIONAL REHABILITATION	359	51	79	0	4	27	67	587
OTHER FEDERAL	3	27	4	12	0	66	57	169
INSTITUTIONAL	585	2,848	394	145	0	3,747	12	7,731
PRIVATE	109	36	488	105	3	611	1	1,353
SUB TOTAL	20,834	10,349	8,367	3,188	187	8,709	1,099	52,733
UNDUPLICATED NUMBER	16,783	7,324	6,563	2,510	167	6,432	967	40,726
LOANS								
NATIONAL DIRECT STUDENT	1,208	2,362	1,572	331	44	2,497	1,004	9,038
GUARANTEED STUDENT	4,137	8,384	4,455	1,040	313	6,053	1,013	25,395
PLUS/ ALAS	6	134	118	2	17	271	7	555
OTHER FEDERAL	90	115	64	0	0	22	2	293
INSTITUTIONAL	1,975	4	122	0	0	67	0	2,168
PRIVATE	98	74	89	10	0	56	1	308
SUB TOTAL	7,534	11,073	6,400	1,383	374	8,966	2,027	37,757
UNDUPLICATED NUMBER	6,939	9,850	5,521	1,339	350	7,930	2,027	33,956
SCHOLARSHIPS								
GENERAL STATE	918	1,772	856	173	42	1,219	0	4,980
HOUSE OF DELEGATES	28	112	51	10	9	52	0	292
SENATORIAL	1,315	2,640	1,728	161	81	1,139	0	7,064
STATE DISTINGUISHED	45	372	90	2	19	303	0	831
POSTSECONDARY PROPRIETARY	0	0	0	0	0	0	25	25
OTHER MD STATE SCHOLARSHIP PO	121	10	26	6	1	11	7	182
OTHER RACE/DESEGREGATION	0	140	766	92	50	0	0	1,048
FEDERAL	3	107	2	0	0	22	0	134
INSTITUTIONAL HIGH ABILITY	502	750	46	75	91	1,066	0	2,500
INSTITUTIONAL ATHLETIC	131	74	133	0	0	161	0	499
OTHER INSTITUTIONAL	226	230	235	102	12	976	20	1,801
PRIVATE HIGH ABILITY	113	22	327	0	0	77	0	539
PRIVATE ATHLETIC	15	355	153	0	0	0	0	523
OTHER PRIVATE	3,437	1,418	180	252	9	663	30	6,009
*TUITION WAIVERS TO EMPLOYEE,DEPEND	1,536	2,095	1,074	141	38	788	0	5,672
TUITION WAIVERS TO SENIOR,DISABLED	2,535	784	181	0	2	60	0	3,562
TUITION WAIVERS TO STUDENTS	177	16	2	0	0	420	1	616
SUB TOTAL	11,122	10,897	5,880	1,014	324	6,957	83	36,277
UNDUPLICATED NUMBER	10,614	7,283	4,927	909	282	4,711	82	28,808
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	3,040	1,225	1,163	493	79	2,786	0	8,786
INSTITUTIONAL WORK/STUDY	359	96	1,329	56	0	708	0	2,548
OTHER INSTITUTIONAL	963	1,159	1,537	0	0	1,177	29	4,865
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	331	40	0	371
SUB TOTAL	4,362	2,480	4,029	549	410	4,711	29	16,570
UNDUPLICATED NUMBER	4,058	2,463	3,861	526	385	4,393	29	15,715
TOTAL SUPPORT	43,852	34,799	24,676	8,134	1,295	29,343	3,238	145,337
UNDUPLICATED NUMBER	30,413	18,235	14,928	3,427	768	10,763	2,240	80,780

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 22

SB4E

MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 82-83
(AVERAGE DOLLAR AMOUNTS)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	632	1,039	993	1,171	1,001	1,101	1,021	855
SUPPLEMENTAL ED. OPPORTUNITY	346	679	497	1,036	352	740	580	522
VOCATIONAL REHABILITATION	404	905	743	0	630	1,947	2,613	819
OTHER FEDERAL	713	709	2,000	1,131	0	6,468	1,645	3,335
INSTITUTIONAL	252	774	377	1,464	0	1,929	583	1,287
PRIVATE	503	638	456	516	780	1,279	500	841
AVERAGE AWARD	559	916	817	1,141	924	1,453	1,097	865
AVERAGE AWARD PER RECIPIENT	694	1,294	1,042	1,449	1,034	1,967	1,247	1,120
LOANS								
NATIONAL DIRECT STUDENT	387	801	651	952	480	967	1,319	826
GUARANTEED STUDENT	1,943	1,680	1,910	2,241	2,186	2,227	1,868	1,930
PLUS/ ALAS	2,000	2,707	2,736	2,750	2,797	2,814	2,775	2,762
OTHER FEDERAL	837	1,657	1,587	0	0	1,032	2,500	1,349
INSTITUTIONAL	118	375	58	0	0	1,684	0	184
PRIVATE	330	1,945	1,206	2,225	0	2,896	600	1,443
AVERAGE AWARD	1,177	1,506	1,570	1,933	2,013	1,891	1,599	1,568
AVERAGE AWARD PER RECIPIENT	1,278	1,697	1,820	1,997	2,152	2,138	1,599	1,745
SCHOLARSHIPS								
GENERAL STATE	279	480	412	454	465	966	0	549
HOUSE OF DELEGATES	472	1,002	997	1,094	1,253	1,059	0	971
SENATORIAL	244	357	344	415	356	471	0	352
STATE DISTINGUISHED	756	784	777	800	800	789	0	784
POSTSECONDARY PROPRIETARY	0	0	0	0	0	0	593	593
OTHER MD STATE SCHOLARSHIP BD	406	450	471	583	500	586	528	439
OTHER RACE/DESEGREGATION	0	998	851	1,521	2,535	0	0	1,010
FEDERAL	533	605	737	0	0	3,693	0	1,113
INSTITUTIONAL HIGH ABILITY	381	743	594	1,322	2,540	1,305	0	968
INSTITUTIONAL ATHLETIC	406	1,367	925	0	0	2,737	0	1,439
OTHER INSTITUTIONAL	292	604	420	698	451	1,024	1,904	787
PRIVATE HIGH ABILITY	409	808	648	0	0	1,153	0	679
PRIVATE ATHLETIC	303	3,353	922	0	0	0	0	2,554
OTHER PRIVATE	351	610	315	587	1,011	647	588	456
*TUITION WAIVERS TO EMPLOYEE,DEPEND	212	227	334	362	521	1,370	0	407
TUITION WAIVERS TO SENIOR,DISABLED	140	295	201	0	825	224	0	179
TUITION WAIVERS TO STUDENTS	153	225	156	0	0	425	1,000	341
AVERAGE AWARD	266	549	479	691	1,213	965	906	541
AVERAGE AWARD PER RECIPIENT	279	822	572	738	1,394	1,426	917	681
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	1,162	789	1,115	1,886	383	805	0	1,024
INSTITUTIONAL WORK/STUDY	474	1,128	900	2,112	0	735	0	829
OTHER INSTITUTIONAL	871	776	778	0	0	927	2,416	842
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	679	359	0	842
AVERAGE AWARD	1,041	796	916	1,909	619	821	2,416	932
AVERAGE AWARD PER RECIPIENT	1,119	801	955	1,993	659	881	2,416	983
TOTAL AVERAGE AWARD	639	980	948	1,309	1,214	1,370	1,418	979
AVERAGE AWARD PER RECIPIENT	921	1,871	1,567	2,343	2,048	3,735	2,045	1,732

SOURCE S-S. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 23

SSHE

MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 82-83
(PERCENTAGE DISTRIBUTION BY TYPE OF SUPPORT)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	35.0	18.3	23.3	35.1	10.2	7.6	18.7	20.3
SUPPLEMENTAL ED. OPPORTUNITY	5.2	2.6	4.0	6.6	0.4	2.6	1.5	3.5
VOCATIONAL REHABILITATION	0.5	0.1	0.2	0.0	0.1	0.1	3.8	0.3
OTHER FEDERAL	0.0	0.0	0.0	0.1	0.0	1.0	2.0	0.4
INSTITUTIONAL	0.5	6.4	0.6	2.6	0.0	17.9	0.1	7.1
PRIVATE	0.1	0.0	0.9	0.6	0.1	1.9	0.0	0.8
SUB-TOTAL	41.5	27.7	29.2	45.2	10.9	31.4	26.2	32.6
LOANS								
NATIONAL DIRECT STUDENT	1.6	5.5	4.3	3.9	3	6.0	28.8	5.3
GUARANTEED STUDENT	28.6	41.2	36.3	29.0	43.5	33.5	41.2	35.0
PLUS/ ALAS	0.0	1.0	1.3	0.0	3.0	1.8	0.4	1.0
OTHER FEDERAL	0.2	0.5	0.4	0.0	0.0	0.0	0.1	0.2
INSTITUTIONAL	0.8	0.0	0.0	0.0	0.0	0.2	0.0	0.2
PRIVATE	0.1	0.4	0.3	0.2	0.0	0.4	0.0	0.3
SUB-TOTAL	31.6	48.8	42.9	33.2	47.8	42.1	70.5	42.3
SCHOLARSHIPS								
GENERAL STATE	0.9	2.4	1.5	0.9	1.2	2.9	0.0	1.9
HOUSE OF DELEGATES	0.0	0.3	0.3	0.1	0.7	0.1	0.0	0.2
SENATORIAL	1.1	2.7	2.5	0.8	1.8	1.3	0.0	1.7
STATE DISTINGUISHED	0.1	0.8	0.2	0.0	0.9	0.5	0.0	0.4
POSTSECONDARY PROPRIETARY	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0
OTHER MD STATE SCHOLARSHIP BD	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
OTHER RACE/DESEGREGATION	0.0	0.4	2.7	1.7	8.0	0.0	0.0	0.7
FEDERAL	0.0	0.1	0.0	0.0	0.0	0.2	0.0	0.1
INSTITUTIONAL HIGH ABILITY	0.6	1.6	0.1	1.2	9.8	3.4	0.0	1.7
INSTITUTIONAL ATHLETIC	0.1	0.2	0.5	0.0	0.0	1.0	0.0	0.5
OTHER INSTITUTIONAL	0.2	0.4	0.4	0.8	0.3	2.4	0.8	1.0
PRIVATE HIGH ABILITY	0.1	0.0	0.9	0.0	0.0	0.2	0.0	0.2
PRIVATE ATHLETIC	0.0	3.4	0.6	0.0	0.0	0.0	0.0	0.9
OTHER PRIVATE	4.3	2.5	0.2	1.8	0.5	1.0	0.3	1.9
*TUITION WAIVERS TO EMPLOYEE,DEPEND	1.1	1.3	1.5	0.6	1.2	2.6	0.0	1.6
TUITION WAIVERS TO SENIOR,DISABLED	1.2	0.6	0.1	0.0	0.1	0.0	0.0	0.4
TUITION WAIVERS TO STUDENTS	0.0	0.0	0.0	0.0	0.0	0.4	0.0	0.1
SUB-TOTAL	10.5	17.5	12.0	8.3	24.9	16.7	1.6	14.0
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	12.6	2.8	5.5	11.5	1.9	5.5	0.0	6.4
INSTITUTIONAL WORK/STUDY	0.6	0.3	5.1	1.4	0.0	1.2	0.0	1.5
OTHER INSTITUTIONAL	2.9	2.6	5.1	0.0	0.0	2.7	1.5	2.9
*REMISSION OF FEES/STUDENT EMPLOYEE	0.0	0.0	0.0	0.0	14.2	0.0	0.0	0.1
SUB-TOTAL	16.2	5.7	15.7	13.0	16.1	9.6	1.5	11.0
TOTAL SUPPORT	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

SOURCE S.S. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TOTALS MAY NOT ADD DUE TO TRUNCATION.

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TABLE 24

SOAF — MARYLAND STUDENT FINANCIAL SUPPORT — 08/27/85
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 82-83
(PERCENT STATE TOTAL)

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	34.5	22.0	19.1	9.9	0.5	10.8	3.0	100.0
SUPPLEMENTAL ED. OPPORTUNITY	29.1	18.1	18.9	10.6	0.1	21.5	1.4	100.0
VOCATIONAL REHABILITATION	30.2	9.6	12.2	0.0	0.5	10.9	36.4	100.0
OTHER FEDERAL	0.3	3.4	1.4	2.4	0.0	75.7	16.6	100.0
INSTITUTIONAL	1.4	22.1	1.4	2.1	0.0	72.6	0.0	100.0
PRIVATE	4.8	2.0	19.5	4.7	0.2	68.6	0.0	100.0
SUB-TOTAL	25.5	20.7	14.9	7.9	0.3	27.7	2.6	100.0
LOANS								
NATIONAL DIRECT STUDENT	6.3	25.3	13.7	4.2	0.2	32.3	17.7	100.0
GUARANTEED STUDENT	16.3	28.7	17.3	4.7	1.3	27.4	3.8	100.0
PLUS/ ALAS	0.7	23.6	21.0	0.3	3.1	49.7	1.2	100.0
OTHER FEDERAL	19.0	48.2	25.7	0.0	0.0	5.7	1.2	100.0
INSTITUTIONAL	65.8	0.4	1.9	0.0	0.0	31.6	0.0	100.0
PRIVATE	7.2	32.3	18.7	5.0	0.0	36.4	0.1	100.0
SUB-TOTAL	14.9	28.1	16.9	4.5	1.2	28.6	5.4	100.0
SCHOLARSHIPS								
GENERAL STATE	9.3	31.0	12.9	2.8	0.7	43.0	0.0	100.0
HOUSE OF DELEGATES	4.6	39.5	28.4	3.8	3.9	19.4	0.0	100.0
SENATORIAL	12.8	37.8	23.5	2.6	1.1	21.5	0.0	100.0
STATE DISTINGUISHED	5.2	44.7	10.7	0.2	2.3	36.7	0.0	100.0
POSTSECONDARY PROPRIETARY	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
OTHER MD STATE SCHOLARSHIP SO	61.4	5.6	15.3	4.3	0.6	8.0	4.6	100.0
OTHER RACE/DESEGREGATION	0.0	13.1	61.6	13.2	11.9	0.0	0.0	100.0
FEDERAL	1.0	43.4	0.9	0.0	0.0	54.4	0.0	100.0
INSTITUTIONAL HIGH ABILITY	7.9	23.0	1.1	4.0	6.3	57.4	0.0	100.0
INSTITUTIONAL ATHLETIC	7.4	14.0	17.1	0.0	0.0	61.3	0.0	100.0
OTHER INSTITUTIONAL	4.6	9.8	6.9	5.0	0.3	70.4	2.8	100.0
PRIVATE HIGH ABILITY	12.6	4.8	58.1	0.0	0.0	24.3	0.0	100.0
PRIVATE ATHLETIC	0.3	89.0	10.5	0.0	0.0	0.0	0.0	100.0
OTHER PRIVATE	44.3	31.5	2.0	5.4	0.3	15.6	0.8	100.0
*TUITION WAIVERS TO EMPLOYEE,DEPEND	14.1	20.5	15.5	2.2	0.8	46.6	0.0	100.0
TUITION WAIVERS TO SENIOR,DISABLED	55.7	36.2	5.7	0.0	0.2	2.1	0.0	100.0
TUITION WAIVERS TO STUDENTS	12.8	1.7	0.1	0.0	0.0	84.7	0.4	100.0
SUB-TOTAL	15.0	30.5	14.3	3.4	2.0	34.2	0.3	100.0
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	39.2	10.7	14.4	10.3	0.3	24.9	0.0	100.0
INSTITUTIONAL WORK/STUDY	8.0	5.1	56.6	5.5	0.0	24.6	0.0	100.0
OTHER INSTITUTIONAL	20.4	21.9	29.1	0.0	0.0	26.9	1.7	100.0
*REMISSION OF FEES/STUDENT EMPLOYEE	0.0	0.0	0.0	0.0	93.9	6.0	0.0	100.0
SUB-TOTAL	29.4	12.7	23.8	6.7	1.6	25.0	0.4	100.0
TOTAL SUPPORT	20.0	24.3	16.7	5.7	1.1	28.7	3.2	100.0

SOURCE S-S. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TOTALS MAY NOT ADD DUE TO TRUNCATION.

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TABLE 25

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 82-83
(DOLLARS)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0	2,087,696	14,791	29,975	0	10,762,870	0	12,895,332
PRIVATE	0	246,755	90,623	50,030	0	2,071,920	0	2,459,328
OTHER RACE/DESEGREGATION	0	276,431	83,191	12,500	0	0	0	372,122
FEDERAL	0	988,041	8,600	12,894	0	1,540,351	0	2,549,886
MD STATE SCHOLARSHIP BD	0	213,665	11,650	0	0	9,350	0	234,665
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0	222,938	142,968	5,880	0	90,989	0	462,775
TUITION WAIVERS TO SENIOR,DISABLED	0	53,618	1,127	0	0	480	0	55,225
TUITION WAIVERS TO STUDENTS	0	277,396	20,960	0	0	172,217	0	470,573
SUB-TOTAL	0	4,366,540	373,910	111,279	0	14,648,177	0	19,499,906
LOANS								
NATIONAL DIRECT STUDENT	0	541,818	169,962	12,100	0	699,810	0	1,423,690
GUARANTEED STUDENT	0	6,302,024	2,567,923	305,780	0	4,059,142	0	13,234,869
PLUS/ ALAS	0	3,000	17,099	0	0	53,175	0	73,274
OTHER FEDERAL	0	917,479	4,200	0	0	371,934	0	1,293,613
INSTITUTIONAL	0	122,781	0	0	0	1,899,474	0	2,022,255
PRIVATE	0	9,350	0	0	0	11,000	0	20,350
SUB-TOTAL	0	7,896,452	2,759,184	317,880	0	7,094,535	0	18,068,051
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0	12,814,655	222,328	66,538	0	2,250,283	0	15,353,804
COLLEGE WORK/STUDY	0	246,764	57,143	29,059	0	635,508	0	968,474
INSTITUTIONAL WORK/STUDY	0	0	158,534	0	0	17,116	0	175,650
OTHER INSTITUTIONAL	0	0	70,042	0	0	1,071,762	0	1,141,804
*REMISSION OF FEES/GRAD. ASSISTANTS	0	2,209,730	111,221	22,930	0	65,750	0	2,409,631
*REMISSION OF FEES/STUDENT EMPLOYEE	0	90,464	0	0	0	8,066	0	98,530
SUB-TOTAL	0	15,361,613	619,268	118,527	0	4,048,485	0	20,147,893
TOTAL SUPPORT	0	27,624,605	3,752,362	547,686	0	25,791,197	0	57,715,850
LESS FRINGE BENEFITS (*)	0	2,523,132	254,189	28,810	0	164,805	0	2,970,936
TOTAL AID	0	25,101,473	3,498,173	518,876	0	25,626,392	0	54,744,914

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 26

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 82-83
(NUMBERS)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0	1,640	23	40	0	1,936	0	3,639
PRIVATE	0	73	112	53	0	521	0	759
OTHER RACE/DESEGREGATION	0	202	79	13	0	0	0	294
FEDERAL	0	302	4	2	0	176	0	484
MD STATE SCHOLARSHIP BD	0	347	21	0	0	15	0	383
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0	645	254	20	0	129	0	1,048
TUITION WAIVERS TO SENIOR,DISABLED	0	152	4	0	0	1	0	157
TUITION WAIVERS TO STUDENTS	0	197	50	0	0	169	0	416
SUB-TOTAL	0	3,558	547	128	0	2,947	0	7,180
UNDUPLICATED NUMBER	0	2,618	531	115	0	2,637	0	5,901
LOANS								
NATIONAL DIRECT STUDENT	0	314	116	8	0	355	0	793
GUARANTEED STUDENT	0	1,744	547	73	0	959	0	3,323
PLUS/ ALAS	0	1	6	0	0	20	0	27
OTHER FEDERAL	0	312	5	0	0	123	0	440
INSTITUTIONAL	0	53	0	0	0	233	0	286
PRIVATE	0	5	0	0	0	7	0	12
SUB-TOTAL	0	2,429	674	81	0	1,697	0	4,881
UNDUPLICATED NUMBER	0	2,397	607	79	0	1,413	0	4,496
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0	2,211	129	32	0	636	0	3,008
COLLEGE WORK/STUDY	0	177	37	13	0	340	0	567
INSTITUTIONAL WORK/STUDY	0	0	121	0	0	39	0	160
OTHER INSTITUTIONAL	0	0	96	0	0	334	0	430
*REMISSION OF FEES/GRAD. ASSISTANTS	0	3,412	110	32	0	86	0	3,640
*REMISSION OF FEES/STUDENT EMPLOYEE	0	144	0	0	0	14	0	158
SUB-TOTAL	0	5,944	493	77	0	1,449	0	7,963
UNDUPLICATED NUMBER	0	2,538	425	45	0	1,179	0	4,187
TOTAL SUPPORT	0	11,931	1,714	286	0	6,093	0	20,024
UNDUPLICATED NUMBER	0	5,976	1,493	188	0	3,466	0	11,123

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 27

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 82-83
(AVERAGE DOLLAR AMOUNTS)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0	1,272	643	749	0	5,559	0	3,543
PRIVATE	0	3,380	809	943	0	3,976	0	3,240
OTHER RACE/DESEGREGATION	0	1,368	1,053	961	0	0	0	1,265
FEDERAL	0	3,271	2,150	6,447	0	8,751	0	5,268
MD STATE SCHOLARSHIP BD	0	615	554	0	0	623	0	612
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0	345	562	294	0	705	0	441
TUITION WAIVERS TO SENIOR,DISABLED	0	352	281	0	0	480	0	351
TUITION WAIVERS TO STUDENTS	0	1,408	419	0	0	1,019	0	1,131
AVERAGE AWARD	0	1,227	683	869	0	4,970	0	2,715
AVERAGE AWARD PER RECIPIENT	0	1,667	704	967	0	5,554	0	3,304
LOANS								
NATIONAL DIRECT STUDENT	0	1,725	1,465	1,512	0	1,971	0	1,795
GUARANTEED STUDENT	0	3,613	4,694	4,188	0	4,232	0	3,982
PLUS/ ALAS	0	3,000	2,849	0	0	2,658	0	2,713
OTHER FEDERAL	0	2,940	840	0	0	3,023	0	2,940
INSTITUTIONAL	0	2,316	0	0	0	8,152	0	7,070
PRIVATE	0	1,870	0	0	0	1,571	0	1,695
AVERAGE AWARD	0	3,250	4,093	3,924	0	4,180	0	3,701
AVERAGE AWARD PER RECIPIENT	0	3,294	4,545	4,023	0	5,020	0	4,018
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0	5,795	1,723	2,079	0	3,538	0	5,104
COLLEGE WORK/STUDY	0	1,394	1,544	2,235	0	1,869	0	1,708
INSTITUTIONAL WORK/STUDY	0	0	1,310	0	0	438	0	1,097
OTHER INSTITUTIONAL	0	0	729	0	0	3,208	0	2,655
*REMISSION OF FEES/GRAD. ASSISTANTS	0	647	1,011	716	0	764	0	661
*REMISSION OF FEES/STUDENT EMPLOYEE	0	628	0	0	0	576	0	623
AVERAGE AWARD	0	2,584	1,256	1,539	0	2,793	0	2,530
AVERAGE AWARD PER RECIPIENT	0	6,052	1,457	2,633	0	3,433	0	4,812
TOTAL AVERAGE AWARD	0	2,315	2,189	1,914	0	4,232	0	2,882
AVERAGE AWARD PER RECIPIENT	0	4,622	2,513	2,913	0	7,441	0	5,188

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 28

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 82-83
(PERCENTAGE DISTRIBUTION BY TYPE OF SUPPORT)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0.0	7.5	0.3	5.4	0.0	41.7	0.0	22.3
PRIVATE	0.0	0.8	2.4	9.1	0.0	8.0	0.0	4.2
OTHER RACE/DESEGREGATION	0.0	1.0	2.2	2.2	0.0	0.0	0.0	0.6
FEDERAL	0.0	3.5	0.2	2.3	0.0	5.9	0.0	4.4
MD STATE SCHOLARSHIP BD	0.0	0.7	0.3	0.0	0.0	0.0	0.0	0.4
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0.0	0.8	3.8	1.0	0.0	0.3	0.0	0.8
TUITION WAIVERS TO SENIOR,DISABLED	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
TUITION WAIVERS TO STUDENTS	0.0	1.0	0.5	0.0	0.0	0.6	0.0	0.8
SUB-TOTAL	0.0	15.8	9.9	20.3	0.0	56.7	0.0	33.7
LOANS								
NATIONAL DIRECT STUDENT	0.0	1.9	4.5	2.2	0.0	2.7	0.0	2.4
GUARANTEED STUDENT	0.0	22.8	68.4	55.8	0.0	15.7	0.0	22.9
PLUS/ ALAS	0.0	0.0	0.4	0.0	0.0	0.2	0.0	0.1
OTHER FEDERAL	0.0	3.3	0.1	0.0	0.0	1.4	0.0	2.2
INSTITUTIONAL	0.0	0.4	0.0	0.0	0.0	7.3	0.0	3.5
PRIVATE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SUB-TOTAL	0.0	28.5	73.5	58.0	0.0	27.5	0.0	31.3
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0.0	46.3	5.9	12.1	0.0	8.7	0.0	26.6
COLLEGE WORK/STUDY	0.0	0.8	1.5	5.3	0.0	2.4	0.0	1.6
INSTITUTIONAL WORK/STUDY	0.0	0.0	4.2	0.0	0.0	0.0	0.0	0.3
OTHER INSTITUTIONAL	0.0	0.0	1.8	0.0	0.0	4.1	0.0	1.9
*REMISSION OF FEES/GRAD. ASSISTANTS	0.0	7.9	2.9	4.1	0.0	0.2	0.0	4.1
*REMISSION OF FEES/STUDENT EMPLOYEE	0.0	0.3	0.0	0.0	0.0	0.0	0.0	0.1
SUB-TOTAL	0.0	55.6	16.5	21.6	0.0	15.6	0.0	34.9
TOTAL SUPPORT	0.0	100.0	100.0	100.0	0.0	100.0	0.0	100.0

SOURCE S-S. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TOTALS MAY NOT ADD DUE TO TRUNCATION.

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TABLE 29

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MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 82-83
(PERCENT STATE TOTAL)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEFENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0.0	16.1	0.1	0.2	0.0	83.4	0.0	100.0
PRIVATE	0.0	10.0	3.6	2.0	0.0	84.2	0.0	100.0
OTHER RACE/DESEGREGATION	0.0	74.2	22.3	3.3	0.0	0.0	0.0	100.0
FEDERAL	0.0	38.7	0.3	0.5	0.0	60.4	0.0	100.0
MD STATE SCHOLARSHIP BD	0.0	91.0	4.9	0.0	0.0	3.9	0.0	100.0
*TUITION WAIVERS TO EMP.DYEE,DEPEND	0.0	48.1	30.8	1.2	0.0	19.6	0.0	100.0
TUITION WAIVERS TO SENIOR,DISABLED	0.0	97.0	2.0	0.0	0.0	0.8	0.0	100.0
TUITION WAIVERS TO STUDENTS	0.0	58.9	4.4	0.0	0.0	36.5	0.0	100.0
SUB-TOTAL	0.0	22.3	1.9	0.5	0.0	75.1	0.0	100.0
LOANS								
NATIONAL DIREICT STUDENT	0.0	38.0	11.9	0.8	0.0	49.1	0.0	100.0
GUARANTEED STUDENT	0.0	47.6	19.4	2.3	0.0	30.6	0.0	100.0
PLUS/ ALAS	0.0	4.0	23.3	0.0	0.0	72.5	0.0	100.0
OTHER FEDERAL	0.0	70.9	0.3	0.0	0.0	28.7	0.0	100.0
INSTITUTIONAL	0.0	6.0	0.0	0.0	0.0	93.9	0.0	100.0
PRIVATE	0.0	45.9	0.0	0.0	0.0	54.0	0.0	100.0
SUB-TOTAL	0.0	43.7	15.2	1.7	0.0	39.2	0.0	100.0
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0.0	83.4	1.4	0.4	0.0	14.8	0.0	100.0
COLLEGE WORK/STUDY	0.0	25.4	5.9	3.0	0.0	65.6	0.0	100.0
INSTITUTIONAL WORK/STUDY	0.0	0.0	90.2	0.0	0.0	9.7	0.0	100.0
OTHER INSTITUTIONAL	0.0	0.0	6.1	0.0	0.0	93.8	0.0	100.0
*REMISSION OF FEES/GRAD. ASSISTANTS	0.0	91.7	4.6	0.9	0.0	2.7	0.0	100.0
*REMISSION OF FEES/STUDENT EMPLOYEE	0.0	91.8	0.0	0.0	0.0	8.1	0.0	100.0
SUB-TOTAL	0.0	76.2	3.0	0.5	0.0	20.0	0.0	100.0
TOTAL SUPPORT	0.0	47.8	6.5	0.9	0.0	44.6	0.0	100.0

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TOTALS MAY NOT ADD DUE TO TRUNCATION.

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TABLE 30

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 83-84
(DOLLARS)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	11,548,095	6,637,226	5,835,194	2,643,391	188,461	3,182,828	1,805,962	31,841,157
SUPPLEMENTAL ED. OPPORTUNITY	1,579,763	815,021	1,089,715	556,855	5,575	1,046,176	127,601	5,218,706
VOCATIONAL REHABILITATION	167,803	47,619	41,290	3,582	1,850	45,421	167,096	474,741
OTHER FEDERAL	3,995	0	15,825	9,115	0	380,096	325,187	734,218
INSTITUTIONAL	149,917	2,935,448	250,186	14,139	0	8,052,797	0	11,402,487
PRIVATE	34,484	5,247	249,639	46,440	1,442	943,865	8,391	1,289,508
SUB-TOTAL	13,484,137	10,436,561	7,481,849	3,273,522	197,328	13,651,183	2,434,237	50,960,817
LOANS								
NATIONAL DIRECT STUDENT	448,877	1,790,106	1,307,023	317,125	33,570	2,717,632	83,793	6,698,126
GUARANTEED STUDENT	8,969,388	13,056,024	10,119,626	2,423,568	745,840	13,613,048	5,231,585	54,159,079
PLUS/ ALAS	16,000	584,739	557,436	40,991	46,151	1,116,899	67,198	2,409,414
OTHER FEDERAL	67,546	265,889	8,977	0	0	40,900	25,001	408,313
INSTITUTIONAL	1,425,996	0	6,700	0	0	161,258	34,161	1,628,115
PRIVATE	38,480	147,440	1,497	0	0	77,687	2,500	267,604
SUB-TOTAL	10,966,287	15,844,198	11,981,259	2,781,684	825,561	17,727,424	5,444,238	65,570,651
SCHOLARSHIPS								
GENERAL STATE	172,238	721,019	338,056	55,000	22,150	1,414,150	0	2,722,643
HOUSE OF DELEGATES	22,408	220,873	125,669	4,482	13,442	92,427	0	479,301
SENATORIAL	327,032	943,598	595,400	59,600	38,100	456,860	0	2,420,590
STATE DISTINGUISHED	31,600	362,000	72,900	1,600	16,400	284,000	0	768,500
POSTSECONDARY PROPRIETARY	0	0	0	0	0	0	28,200	28,200
OTHER MD STATE SCHOLARSHIP BD	19,549	3,750	6,250	3,250	500	6,150	5,300	44,749
OTHER RACE/DESEGREGATION	0	167,598	731,349	141,150	129,725	0	0	1,169,822
FEDERAL	850	76,479	19,554	42,307	0	333,792	0	472,982
INSTITUTIONAL HIGH ABILITY	234,664	680,645	41,975	177,542	149,725	2,336,079	0	3,620,630
INSTITUTIONAL ATHLETIC	80,757	99,270	58,101	7,238	0	538,335	0	783,701
OTHER INSTITUTIONAL	81,086	138,000	183,880	106,286	13,340	1,150,775	38,734	1,712,101
PRIVATE HIGH ABILITY	101,608	31,883	192,285	0	0	202,389	0	528,165
PRIVATE ATHLETIC	4,250	1,360,382	175,970	0	0	0	0	1,540,602
OTHER PRIVATE	1,176,229	945,223	129,249	116,896	9,875	761,616	35,730	3,174,818
*TUITION WAIVERS TO EMPLOYEE,DEPEND	343,840	479,587	335,173	88,505	21,548	1,146,498	0	2,415,151
TUITION WAIVERS TO SENIOR,DISABLED	518,101	250,290	32,895	450	1,736	0	0	803,472
TUITION WAIVERS TO STUDENTS	39,119	42,458	146,306	0	0	252,709	4,345	484,937
SUB-TOTAL	3,153,331	6,523,055	3,185,042	804,306	416,541	8,975,780	112,309	23,170,364
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	3,576,126	1,042,224	1,445,561	845,999	29,860	2,123,872	2,133	9,065,775
INSTITUTIONAL WORK/STUDY	131,181	179,912	1,174,912	128,361	0	562,766	9,938	2,187,070
OTHER INSTITUTIONAL	930,861	1,258,690	907,029	0	201,968	1,376,489	114,051	4,789,088
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	0	88,822	0	88,822
SUB-TOTAL	4,638,168	2,480,826	3,527,502	974,360	231,828	4,151,949	126,122	16,130,755
TOTAL SUPPORT	32,241,923	35,286,640	26,175,652	7,833,872	1,671,258	44,506,336	8,116,906	155,832,587
LESS FRINGE BENEFITS (*)	343,840	479,587	335,173	88,505	21,548	1,235,320	0	2,503,973
TOTAL AID	31,898,083	34,807,053	25,840,479	7,745,367	1,649,710	43,271,016	8,116,906	153,328,614

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 31

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 83-84
(NUMBERS)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	14,858	6,140	5,539	2,144	164	2,825	1,697	33,367
SUPPLEMENTAL ED. OPPORTUNITY	4,408	1,233	2,015	475	14	1,421	226	9,792
VOCATIONAL REHABILITATION	478	45	54	2	1	28	104	712
OTHER FEDERAL	5	0	11	14	0	47	76	153
INSTITUTIONAL	571	3,380	368	42	0	3,695	0	8,056
PRIVATE	78	6	536	80	3	840	8	1,551
SUB-TOTAL	20,398	10,804	8,523	2,757	182	8,856	2,111	53,631
UNDUPLICATED NUMBER	15,902	8,017	6,548	2,196	170	6,137	1,965	40,935
LOANS								
NATIONAL DIRECT STUDENT	1,048	1,928	1,755	297	69	2,598	81	7,776
GUARANTEED STUDENT	5,048	8,858	5,362	1,188	342	6,041	2,428	29,267
PLUS/ ALAS	6	249	214	16	17	396	25	923
OTHER FEDERAL	110	135	17	0	0	31	32	325
INSTITUTIONAL	5,886	0	75	0	0	70	47	6,078
PRIVATE	105	73	8	0	0	20	10	216
SUB-TOTAL	12,203	11,243	7,431	1,501	428	9,156	2,623	44,585
UNDUPLICATED NUMBER	8,731	10,011	6,561	1,449	382	7,642	2,574	37,350
SCHOLARSHIPS								
GENERAL STATE	589	1,733	780	126	41	1,164	0	4,433
HOUSE OF DELEGATES	34	185	99	5	10	75	0	408
SENATORIAL	1,157	2,884	1,715	141	107	1,105	0	7,109
STATE DISTINGUISHED	45	479	98	2	21	356	0	1,001
POSTSECONDARY PROPRIETARY	0	0	0	0	0	0	48	48
OTHER MD STATE SCHOLARSHIP BD	48	7	16	5	1	12	10	99
OTHER RACE/DESEGREGATION	0	170	839	70	52	0	0	1,131
FEDERAL	1	91	43	27	0	71	0	233
INSTITUTIONAL HIGH ABILITY	513	802	67	141	62	1,751	0	3,336
INSTITUTIONAL ATHLETIC	181	68	60	6	0	177	0	492
OTHER INSTITUTIONAL	227	228	365	165	15	795	18	1,813
PRIVATE HIGH ABILITY	278	64	300	0	0	104	0	746
PRIVATE ATHLETIC	12	369	193	0	0	0	0	574
OTHER PRIVATE	3,312	1,570	278	220	12	772	52	6,216
*TUITION WAIVERS TO EMPLOYEE,DEPEND	1,518	1,695	797	173	38	699	0	4,920
TUITION WAIVERS TO SENIOR,DISABLED	5,550	695	146	1	3	0	0	6,395
TUITION WAIVERS TO STUDENTS	244	76	452	0	0	328	2	1,102
SUB-TOTAL	13,709	11,116	6,248	1,082	362	7,409	130	40,056
UNDUPLICATED NUMBER	13,004	7,803	4,929	901	280	5,210	126	32,253
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	3,198	1,208	1,420	462	95	3,167	4	9,554
INSTITUTIONAL WORK/STUDY	179	164	1,397	66	0	793	7	2,606
OTHER INSTITUTIONAL	1,115	1,543	1,221	0	187	1,073	87	5,226
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	0	78	0	78
SUB-TOTAL	4,492	2,915	4,038	528	282	5,111	98	17,464
UNDUPLICATED NUMBER	4,215	2,559	3,884	498	272	4,897	98	16,423
TOTAL SUPPORT	50,802	36,078	26,240	5,868	1,254	30,532	4,962	155,736
UNDUPLICATED NUMBER	34,051	19,232	14,082	3,233	849	10,863	3,512	85,822

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 32

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 83-84
(AVERAGE DOLLAR AMOUNTS)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	777	1,080	1,053	1,232	1,149	1,126	1,064	954
SUPPLEMENTAL ED. OPPORTUNITY	358	659	540	1,172	398	736	564	532
VOCATIONAL REHABILITATION	351	1,058	764	1,791	1,850	1,622	1,606	666
OTHER FEDERAL	799	0	1,438	651	0	8,087	4,278	4,798
INSTITUTIONAL	262	868	679	336	0	2,179	0	1,415
PRIVATE	442	874	465	580	480	1,123	1,048	831
AVERAGE AWARD	661	966	877	1,187	1,084	1,541	1,153	950
AVERAGE AWARD PER RECIPIENT	847	1,302	1,142	1,490	1,160	2,224	1,238	1,244
LOANS								
NATIONAL DIRECT STUDENT	428	928	744	1,067	486	1,046	1,034	861
GUARANTEED STUDENT	1,776	1,473	1,887	2,040	2,180	2,253	2,154	1,850
PLUS/ ALAS	2,666	2,348	2,511	2,561	2,714	2,820	2,687	2,610
OTHER FEDERAL	614	1,969	528	0	0	1,319	781	1,256
INSTITUTIONAL	242	0	89	0	0	2,303	726	267
PRIVATE	366	2,019	187	0	0	3,884	250	1,238
AVERAGE AWARD	898	1,409	1,612	1,853	1,928	1,936	2,075	1,470
AVERAGE AWARD PER RECIPIENT	1,256	1,582	1,826	1,919	2,161	2,319	2,115	1,755
SCHOLARSHIPS								
GENERAL STATE	292	416	433	436	540	1,214	0	614
HOUSE OF DELEGATES	659	1,193	1,269	896	1,344	1,232	0	1,174
SENATORIAL	282	327	347	422	356	413	0	340
STATE DISTINGUISHED	702	755	743	800	780	797	0	767
POSTSECONDARY PROPRIETARY	0	0	0	0	0	0	587	587
OTHER MD STATE SCHOLARSHIP BD	407	535	390	650	500	512	530	452
OTHER RACE/DESEGREGATION	0	985	871	2,016	2,494	0	0	1,034
FEDERAL	850	840	454	1,566	0	4,701	0	2,029
INSTITUTIONAL HIGH ABILITY	457	848	626	1,259	2,414	1,334	0	1,085
INSTITUTIONAL ATHLETIC	446	1,459	968	1,206	0	3,041	0	1,592
OTHER INSTITUTIONAL	357	605	503	644	889	1,447	2,151	944
PRIVATE HIGH ABILITY	365	498	640	0	0	1,946	0	707
PRIVATE ATHLETIC	354	3,686	911	0	0	0	0	2,683
OTHER PRIVATE	355	602	464	531	822	986	687	510
*TUITION WAIVERS TO EMPLOYEE,DEPEND	226	282	420	511	567	1,640	0	490
TUITION WAIVERS TO SENIOR,DISABLED	93	360	225	450	578	0	0	125
TUITION WAIVERS TO STUDENTS	160	558	323	0	0	770	2,172	440
AVERAGE AWARD	230	586	509	743	1,150	1,211	863	578
AVERAGE AWARD PER RECIPIENT	242	835	646	892	1,487	1,722	891	718
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	1,118	862	1,018	1,831	314	670	533	948
INSTITUTIONAL WORK/STUDY	732	1,097	841	1,944	0	709	1,419	839
OTHER INSTITUTIONAL	834	815	742	0	1,080	1,282	1,310	916
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	0	1,138	0	1,138
AVERAGE AWARD	1,032	851	873	1,845	822	812	1,286	923
AVERAGE AWARD PER RECIPIENT	1,100	969	908	1,956	852	847	1,286	982
TOTAL AVERAGE AWARD	634	978	997	1,335	1,332	1,457	1,635	1,000
AVERAGE AWARD PER RECIPIENT	946	1,834	1,858	2,423	1,968	4,097	2,311	1,815

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 33

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 83-84
(PERCENTAGE DISTRIBUTION BY TYPE OF SUPPORT)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	35.8	18.8	22.2	33.7	11.2	7.1	22.2	20.4
SUPPLEMENTAL ED. OPPORTUNITY	4.8	2.3	4.1	7.1	0.3	2.3	1.5	3.3
VOCATIONAL REHABILITATION	0.5	0.1	0.1	0.0	0.1	0.1	2.0	0.3
OTHER FEDERAL	0.0	0.0	0.0	0.1	0.0	0.8	4.0	0.4
INSTITUTIONAL	0.4	8.3	0.9	0.1	0.0	18.0	0.0	7.3
PRIVATE	0.1	0.0	0.9	0.5	0.0	2.1	0.1	0.8
SUB-TOTAL	41.8	29.5	28.5	41.7	11.8	30.6	29.9	32.7
LOANS								
NATIONAL DIRECT STUDENT	1.3	5.0	4.9	4.0	2.0	6.1	1.0	4.2
GUARANTEED STUDENT	27.8	36.9	38.6	30.9	44.6	30.5	64.4	34.7
PLUS/ ALAS	0.0	1.6	2.0	0.5	2.7	2.5	0.8	1.5
OTHER FEDERAL	0.2	0.7	0.0	0.0	0.0	0.0	0.3	0.2
INSTITUTIONAL	4.4	0.0	0.0	0.0	0.0	0.3	0.4	1.0
PRIVATE	0.1	0.4	0.0	0.0	0.0	0.1	0.0	0.1
SUB-TOTAL	34.0	44.9	45.7	35.5	49.3	39.8	67.0	42.0
SCHOLARSHIPS								
GENERAL STATE	0.5	2.0	1.2	0.7	1.3	3.1	0.0	1.7
HOUSE OF DELEGATES	0.0	0.6	0.4	0.0	0.8	0.2	0.0	0.3
SENATORIAL	1.0	2.6	2.2	0.7	2.2	1.0	0.0	1.5
STATE DISTINGUISHED	0.0	1.0	0.2	0.0	0.9	0.6	0.0	0.4
POSTSECONDARY PROPRIETARY	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0
OTHER MD STATE SCHOLARSHIP BD	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
OTHER RACE/DESEGREGATION	0.0	0.4	2.7	1.8	7.7	0.0	0.0	0.7
FEDERAL	0.0	0.2	0.0	0.5	0.0	0.7	0.0	0.3
INSTITUTIONAL HIGH ABILITY	0.7	1.9	0.1	2.2	8.9	5.2	0.0	2.3
INSTITUTIONAL ATHLETIC	0.2	0.2	0.2	0.0	0.0	1.2	0.0	0.5
OTHER INSTITUTIONAL	0.2	0.3	0.7	1.3	0.7	2.5	0.4	1.0
PRIVATE HIGH ABILITY	0.3	0.0	0.7	0.0	0.0	0.4	0.0	0.3
PRIVATE ATHLETIC	0.0	3.8	0.6	0.0	0.0	0.0	0.0	0.9
OTHER PRIVATE	3.6	2.6	0.4	1.4	0.5	1.7	0.4	2.0
*TUITION WAIVERS TO EMPLOYEE,DEPEND	1.0	1.3	1.2	1.1	1.2	2.5	0.0	1.5
TUITION WAIVERS TO SENIOR,DISABLED	1.6	0.7	0.1	0.0	0.1	0.0	0.0	0.5
TUITION WAIVERS TO STUDENTS	0.1	0.1	0.5	0.0	0.0	0.5	0.0	0.3
SUB-TOTAL	9.7	18.4	12.1	10.2	24.9	20.1	1.3	14.8
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	11.0	2.9	5.5	10.7	1.7	4.7	0.0	5.8
INSTITUTIONAL WORK/STUDY	0.4	0.5	4.4	1.6	0.0	1.2	0.1	1.4
OTHER INSTITUTIONAL	2.8	3.5	3.4	0.0	12.0	3.0	1.4	3.0
*REMISSION OF FEES/STUDENT EMPLOYEE	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
SUB-TOTAL	14.3	7.0	13.4	12.4	13.8	9.3	1.5	10.3
TOTAL SUPPORT	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TOTALS MAY NOT ADD DUE TO TRUNCATION.

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TABLE 34

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
UNDERGRADUATE STUDENTS
ACADEMIC YEAR 83-84
(PERCENT STATE TOTAL)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS								
PELL/BEOG	36.2	20.8	18.3	8.3	0.5	9.9	5.6	100.0
SUPPLEMENTAL ED. OPPORTUNITY	30.2	15.5	20.8	10.6	0.1	20.0	2.4	100.0
VOCATIONAL REHABILITATION	35.3	10.0	8.6	0.7	0.3	9.5	35.1	100.0
OTHER FEDERAL	0.5	0.0	2.1	1.2	0.0	51.7	44.2	100.0
INSTITUTIONAL	1.3	25.7	2.1	0.1	0.0	70.6	0.0	100.0
PRIVATE	2.6	0.4	19.3	3.6	0.1	73.1	0.6	100.0
SUB-TOTAL	26.4	20.4	14.6	6.4	0.3	26.7	4.7	100.0
LOANS								
NATIONAL DIRECT STUDENT	6.7	26.7	19.5	4.7	0.5	40.5	1.2	100.0
GUARANTEED STUDENT	16.5	24.1	18.6	4.4	1.3	25.1	9.6	100.0
PLUS/ ALAS	0.6	24.2	22.3	1.7	1.9	46.3	2.7	100.0
OTHER FEDERAL	16.5	65.1	2.1	0.0	0.0	10.0	6.1	100.0
INSTITUTIONAL	87.5	0.0	0.4	0.0	0.0	9.9	2.0	100.0
PRIVATE	14.3	55.0	0.5	0.0	0.0	29.0	0.9	100.0
SUB-TOTAL	16.7	24.1	18.2	4.2	1.2	27.0	8.3	100.0
SCHOLARSHIPS								
GENERAL STATE	6.3	26.4	12.4	2.0	0.8	51.9	0.0	100.0
HOUSE OF DELEGATES	4.6	46.0	26.2	0.9	2.8	19.2	0.0	100.0
SENATORIAL	13.5	38.9	24.5	2.4	1.5	18.8	0.0	100.0
STATE DISTINGUISHED	4.1	47.1	9.4	0.2	2.1	36.9	0.0	100.0
POSTSECONDARY PROPRIETARY	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
OTHER MD STATE SCHOLARSHIP BD	43.6	8.3	13.9	7.2	1.1	13.7	11.8	100.0
OTHER RACE/DESEGREGATION	0.0	14.3	62.5	12.0	11.0	0.0	0.0	100.0
FEDERAL	0.1	16.1	4.1	8.9	0.0	70.5	0.0	100.0
INSTITUTIONAL HIGH ABILITY	6.4	18.7	1.1	4.9	4.1	64.5	0.0	100.0
INSTITUTIONAL ATHLETIC	10.3	12.6	7.4	0.9	0.0	68.6	0.0	100.0
OTHER INSTITUTIONAL	4.7	8.0	10.7	6.2	0.7	67.2	2.2	100.0
PRIVATE HIGH ABILITY	19.2	6.0	36.4	0.0	0.0	38.3	0.0	100.0
PRIVATE ATHLETIC	0.2	88.3	11.4	0.0	0.0	0.0	0.0	100.0
OTHER PRIVATE	37.0	29.7	4.0	3.6	0.3	23.9	1.1	100.0
*TUITION WAIVERS TO EMPLOYEE,DEPEND	14.2	19.8	13.8	3.6	0.8	47.4	0.0	100.0
TUITION WAIVERS TO SENIOR,DISABLED	64.4	31.1	4.0	0.0	0.2	0.0	0.0	100.0
TUITION WAIVERS TO STUDENTS	8.0	8.7	30.1	0.0	0.0	52.1	0.8	100.0
SUB-TOTAL	13.6	28.1	13.7	3.4	1.7	38.7	0.4	100.0
STUDENT EMPLOYMENT								
COLLEGE WORK/STUDY	39.4	11.4	15.9	9.3	0.3	23.4	0.0	100.0
INSTITUTIONAL WORK/STUDY	5.9	8.2	53.7	5.8	0.0	25.7	0.4	100.0
OTHER INSTITUTIONAL	19.4	26.2	18.9	0.0	4.2	28.7	2.3	100.0
*REMISSION OF FEES/STUDENT EMPLOYEE	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
SUB-TOTAL	28.7	15.3	21.8	6.0	1.4	25.7	0.7	100.0
TOTAL SUPPORT	20.6	22.6	16.7	5.0	1.0	28.5	5.2	100.0

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TOTALS MAY NOT ADD DUE TO TRUNCATION.

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TABLE 35

CBHE

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 83-84
(DOLLARS)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0	2,467,484	12,600	36,010	0	11,883,874	0	14,399,968
PRIVATE	0	195,421	3,990	62,523	0	2,249,589	0	2,511,523
OTHER RACE/DESEGREGATION	0	291,614	90,274	11,220	0	0	0	393,108
FEDERAL	0	926,242	37,374	38,060	0	1,674,167	0	2,675,843
MD STATE SCHOLARSHIP BD	0	245,058	21,576	0	0	11,690	0	278,324
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0	466,092	110,784	8,685	0	106,583	0	692,144
TUITION WAIVERS TO SENIOR,DISABLED	0	64,919	2,304	0	0	0	0	67,223
TUITION WAIVERS TO STUDENTS	0	189,431	75,752	5,005	0	156,975	0	427,163
SUB-TOTAL	0	4,846,261	354,654	161,503	0	16,082,878	0	21,445,296
LOANS								
NATIONAL DIRECT STUDENT	0	949,845	201,435	21,100	0	904,160	0	2,076,540
GUARANTEED STUDENT	0	7,487,462	2,977,019	271,725	0	4,443,593	0	15,179,799
PLUS/ ALAS	0	18,075	49,864	2,000	0	68,377	0	138,316
OTHER FEDERAL	0	968,152	0	0	0	157,973	0	1,126,125
INSTITUTIONAL	0	96,250	0	0	0	2,086,927	0	2,183,177
PRIVATE	0	1,000	0	0	0	19,500	0	20,500
SUB-TOTAL	0	9,520,784	3,228,318	294,825	0	7,680,530	0	20,724,457
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0	13,778,739	264,741	66,000	0	1,967,537	0	16,077,017
COLLEGE WORK/STUDY	0	305,831	59,701	42,325	0	958,415	0	1,366,272
INSTITUTIONAL WORK/STUDY	0	3,986	84,291	0	0	38,955	0	127,232
OTHER INSTITUTIONAL	0	0	34,135	0	0	1,129,732	0	1,163,867
*REMISSION OF FEES/GRAD. ASSISTANTS	0	2,303,063	134,304	21,180	0	147,682	0	2,606,229
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	0	10,485	0	10,485
SUB-TOTAL	0	16,391,619	577,172	129,505	0	4,252,806	0	21,351,102
TOTAL SUPPORT	0	30,758,664	4,160,144	585,833	0	28,016,214	0	63,520,855
LESS FRINGE BENEFITS (*)	0	2,769,155	245,088	29,865	0	264,750	0	3,308,858
TOTAL AID	0	27,989,509	3,915,056	555,968	0	27,751,464	0	60,211,997

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 36

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 83-84
(NUMBERS)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0	1,801	19	56	0	1,969	0	3,845
PRIVATE	0	54	7	53	0	518	0	632
OTHER RACE/DESEGREGATION	0	222	73	15	0	0	0	310
FEDERAL	0	311	26	6	0	173	0	516
MD STATE SCHOLARSHIP BD	0	373	37	0	0	22	0	432
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0	640	208	21	0	113	0	982
TUITION WAIVERS TO SENIOR,DISABLED	0	129	6	0	0	0	0	135
TUITION WAIVERS TO STUDENTS	0	180	108	10	0	118	0	416
SUB-TOTAL	0	3,710	484	161	0	2,913	0	7,268
UNDUPLICATED NUMBER	0	2,302	484	127	0	2,593	0	5,506
LOANS								
NATIONAL DIRECT STUDENT	0	473	142	13	0	428	0	1,056
GUARANTEED STUDENT	0	2,171	819	64	0	1,055	0	4,109
PLUS/ ALAS	0	4	19	1	0	28	0	52
OTHER FEDERAL	0	332	0	0	0	35	0	367
INSTITUTIONAL	0	52	0	0	0	248	0	300
PRIVATE	0	1	0	0	0	9	0	10
SUB-TOTAL	0	3,033	980	78	0	1,803	0	5,894
UNDUPLICATED NUMBER	0	2,339	953	75	0	1,460	0	4,827
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0	2,289	129	26	0	678	0	3,122
COLLEGE WORK/STUDY	0	170	32	18	0	403	0	623
INSTITUTIONAL WORK/STUDY	0	2	47	0	0	35	0	84
OTHER INSTITUTIONAL	0	0	28	0	0	282	0	310
*REMISSION OF FEES/GRAD. ASSISTANTS	0	2,113	130	26	0	93	0	2,362
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	0	10	0	10
SUB-TOTAL	0	4,574	366	70	0	1,501	0	6,511
UNDUPLICATED NUMBER	0	2,662	319	44	0	1,207	0	4,232
TOTAL SUPPORT	0	11,317	1,830	309	0	6,217	0	19,673
UNDUPLICATED NUMBER	0	7,246	1,567	145	0	3,562	0	12,520

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 37

SDHE

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 83-84
(AVERAGE DOLLAR AMOUNTS)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0	1,370	663	643	0	6,035	0	3,745
PRIVATE	0	3,618	570	1,179	0	4,342	0	3,973
OTHER RACE/DESEGREGATION	0	1,313	1,236	748	0	0	0	1,268
FEDERAL	0	2,978	1,437	6,343	0	9,677	0	5,185
MD STATE SCHOLARSHIP BD	0	656	583	0	0	531	0	644
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0	728	532	413	0	943	0	704
TUITION WAIVERS TO SENIOR,DISABLED	0	503	384	0	0	0	0	497
TUITION WAIVERS TO STUDENTS	0	1,052	701	500	0	1,330	0	1,026
AVERAGE AWARD	0	1,306	732	1,003	0	5,521	0	2,950
AVERAGE AWARD PER RECIPIENT	0	2,105	732	1,271	0	6,202	0	3,894
LOANS								
NATIONAL DIRECT STUDENT	0	2,008	1,418	1,623	0	2,112	0	1,966
GUARANTEED STUDENT	0	3,448	3,634	4,245	0	4,211	0	3,694
PLUS/ ALAS	0	4,518	2,624	2,000	0	2,442	0	2,659
OTHER FEDERAL	0	2,916	0	0	0	4,513	0	3,068
INSTITUTIONAL	0	1,850	0	0	0	8,415	0	7,277
PRIVATE	0	1,000	0	0	0	2,166	0	2,050
AVERAGE AWARD	0	3,139	3,294	3,779	0	4,259	0	3,516
AVERAGE AWARD PER RECIPIENT	0	4,070	3,387	3,931	0	5,260	0	4,293
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0	6,019	2,052	2,538	0	2,901	0	5,149
COLLEGE WORK/STUDY	0	1,799	1,865	2,351	0	2,378	0	2,193
INSTITUTIONAL WORK/STUDY	0	1,993	1,793	0	0	1,113	0	1,514
OTHER INSTITUTIONAL	0	0	1,219	0	0	4,006	0	3,754
*REMISSION OF FEES/GRAD. ASSISTANTS	0	1,089	1,033	814	0	1,587	0	1,103
*REMISSION OF FEES/STUDENT EMPLOYEE	0	0	0	0	0	1,048	0	1,048
AVERAGE AWARD	0	3,583	1,576	1,850	0	2,833	0	3,279
AVERAGE AWARD PER RECIPIENT	0	6,157	1,809	2,943	0	3,523	0	5,045
TOTAL AVERAGE AWARD	0	2,717	2,273	1,895	0	4,506	0	3,228
AVERAGE AWARD PER RECIPIENT	0	4,244	2,654	4,040	0	7,865	0	5,073

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 38

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 83-84
(PERCENTAGE DISTRIBUTION BY TYPE OF SUPPORT)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0.0	8.0	0.3	6.1	0.0	42.4	0.0	22.6
PRIVATE	0.0	0.6	0.0	10.6	0.0	8.0	0.0	3.9
OTHER RACE/DESEGREGATION	0.0	0.9	2.1	1.9	0.0	0.0	0.0	0.6
FEDERAL	0.0	3.0	0.8	6.4	0.0	5.9	0.0	4.2
MD STATE SCHOLARSHIP BD	0.0	0.7	0.5	0.0	0.0	0.0	0.0	0.4
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0.0	1.5	2.6	1.4	0.0	0.3	0.0	1.0
TUITION WAIVERS TO SENIOR,DISABLED	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.1
TUITION WAIVERS TO STUDENTS	0.0	0.6	1.8	0.8	0.0	0.5	0.0	0.6
SUB-TOTAL	0.0	15.7	8.5	27.5	0.0	57.4	0.0	33.7
LOANS								
NATIONAL DIRECT STUDENT	0.0	3.0	4.8	3.6	0.0	3.2	0.0	3.2
GUARANTEED STUDENT	0.0	24.3	71.5	46.3	0.0	15.8	0.0	23.8
PLUS/ ALAS	0.0	0.0	1.1	0.3	0.0	0.2	0.0	0.2
OTHER FEDERAL	0.0	3.1	0.0	0.0	0.0	0.5	0.0	1.7
INSTITUTIONAL	0.0	0.3	0.0	0.0	0.0	7.4	0.0	3.4
PRIVATE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SUB-TOTAL	0.0	30.9	77.6	50.3	0.0	27.4	0.0	32.6
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0.0	44.7	6.3	11.2	0.0	7.0	0.0	25.3
COLLEGE WORK/STUDY	0.0	0.9	1.4	7.2	0.0	3.4	0.0	2.1
INSTITUTIONAL WORK/STUDY	0.0	0.0	2.0	0.0	0.0	0.1	0.0	0.2
OTHER INSTITUTIONAL	0.0	0.0	0.8	0.0	0.0	4.0	0.0	1.8
*REMISSION OF FEES/GRAD. ASSISTANTS	0.0	7.4	3.2	3.6	0.0	0.5	0.0	4.1
*REMISSION OF FEES/STUDENT EMPLOYEE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SUB-TOTAL	0.0	53.2	13.8	22.1	0.0	15.1	0.0	33.6
TOTAL SUPPORT	0.0	100.0	100.0	100.0	0.0	100.0	0.0	100.0

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TOTALS MAY NOT ADD DUE TO TRUNCATION.

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TABLE 39

SBHE

MARYLAND STUDENT FINANCIAL SUPPORT
GRADUATE STUDENTS
ACADEMIC YEAR 83-84
(PERCENT STATE TOTAL)

08/27/85

SUPPORT TYPE	COMMUNITY COLLEGES	UNIV. OF MARYLAND	STATE UNIV. AND COLLEGES	MORGAN STATE UN.	ST. MARY'S COLLEGE	INDEPENDENT COLLEGES	INDEPENDENT POST-SECOND.	STATE TOTAL
GRANTS/SCHOLARSHIPS/FELLOWSHIPS								
INSTITUTIONAL	0.0	17.1	0.0	0.2	0.0	82.5	0.0	100.0
PRIVATE	0.0	7.7	0.1	2.4	0.0	89.5	0.0	100.0
OTHER RACE/DESEGREGATION	0.0	74.1	22.9	2.8	0.0	0.0	0.0	100.0
FEDERAL	0.0	34.6	1.3	1.4	0.0	62.5	0.0	100.0
MD STATE SCHOLARSHIP BD	0.0	88.0	7.7	0.0	0.0	4.2	0.0	100.0
*TUITION WAIVERS TO EMPLOYEE,DEPEND	0.0	67.3	16.0	1.2	0.0	15.3	0.0	100.0
TUITION WAIVERS TO SENIOR,DISABLED	0.0	96.5	3.4	0.0	0.0	0.0	0.0	100.0
TUITION WAIVERS TO STUDENTS	0.0	44.3	17.7	1.1	0.0	36.7	0.0	100.0
SUB-TOTAL	0.0	22.5	1.6	0.7	0.0	74.9	0.0	100.0
LOANS								
NATIONAL DIRECT STUDENT	0.0	45.7	9.7	1.0	0.0	43.5	0.0	100.0
GUARANTEED STUDENT	0.0	49.3	19.6	1.7	0.0	29.2	0.0	100.0
PLUS/ ALAS	0.0	13.0	36.0	1.4	0.0	49.4	0.0	100.0
OTHER FEDERAL	0.0	85.9	0.0	0.0	0.0	14.0	0.0	100.0
INSTITUTIONAL	0.0	4.4	0.0	0.0	0.0	95.5	0.0	100.0
PRIVATE	0.0	4.8	0.0	0.0	0.0	95.1	0.0	100.0
SUB-TOTAL	0.0	45.9	15.5	1.4	0.0	37.0	0.0	100.0
STUDENT EMPLOYMENT								
ASSISTANTSHIPS	0.0	85.7	1.6	0.4	0.0	12.2	0.0	100.0
COLLEGE WORK/STUDY	0.0	22.3	4.3	3.0	0.0	70.1	0.0	100.0
INSTITUTIONAL WORK/STUDY	0.0	3.1	66.2	0.0	0.0	30.6	0.0	100.0
OTHER INSTITUTIONAL	0.0	0.0	2.9	0.0	0.0	97.0	0.0	100.0
*REMISSION OF FEES/GRAD. ASSISTANTS	0.0	88.3	5.1	0.8	0.0	5.6	0.0	100.0
*REMISSION OF FEES/STUDENT EMPLOYEE	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0
SUB-TOTAL	0.0	76.7	2.7	0.6	0.0	19.9	0.0	100.0
TOTAL SUPPORT	0.0	48.4	8.5	0.9	0.0	44.1	0.0	100.0

SOURCE S-5. * INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

TOTALS MAY NOT ADD DUE TO TRUNCATION.

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TABLE 40

MARYLAND STUDENT FINANCIAL SUPPORT

UNDERGRADUATE STUDENTS

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS						
PELL/BEOG	$ 31,966,940	$ 29,929,286	$ 28,501,940	$ 31,841,157	$ 125,783-	.39%-
SUPPLEMENTAL ED. OPPORTUNITY	$ 5,315,657	$ 5,368,935	$ 5,011,913	$ 5,218,706	$ 96,951-	1.82%-
VOCATIONAL REHABILITATION	$ 838,127	$ 402,441	$ 480,524	$ 474,741	$ 363,386-	43.36%-
OTHER FEDERAL	$ 497,385	$ 527,640	$ 563,620	$ 734,218	$ 236,833	47.62%
INSTITUTIONAL	$ 7,290,809	$ 8,339,423	$ 9,953,817	$ 11,402,487	$ 4,111,678	56.40%
PRIVATE	$ 500,894	$ 572,943	$ 1,139,127	$ 1,289,508	$ 788,614	157.44%
SUBTOTAL	$ 46,409,812	$ 45,140,668	$ 45,650,941	$ 50,960,817	$ 4,551,005	9.81%
LOANS						
NATIONAL DIRECT STUDENT	$ 7,211,536	$ 6,977,458	$ 7,471,489	$ 6,698,126	$ 513,410-	7.12%-
GUARANTEED STUDENT	$ 46,188,265	$ 59,816,640	$ 49,034,422	$ 54,159,079	$ 7,970,814	17.26%
PLUS/ALAS	$ 0	$ 407,775	$ 1,532,964	$ 2,409,414	$ 2,409,414	ERROR
OTHER FEDERAL	$ 415,999	$ 532,655	$ 395,338	$ 408,313	$ 7,686-	1.85%-
INSTITUTIONAL	$ 308,868	$ 93,765	$ 356,151	$ 1,628,115	$ 1,319,247	427.12%
PRIVATE	$ 213,400	$ 297,255	$ 444,608	$ 267,604	$ 54,204	25.40%
SUBTOTAL	$ 54,338,068	$ 68,125,548	$ 59,234,972	$ 65,570,651	$ 11,232,583	20.67%
SCHOLARSHIPS						
GENERAL STATE	$ 2,927,575	$ 3,076,343	$ 2,737,578	$ 2,722,643	$ 204,932-	7.00%-
HOUSE OF DELEGATES	$ 283,899	$ 234,293	$ 283,643	$ 479,301	$ 195,402	68.83%
SENATORIAL	$ 2,422,256	$ 2,448,937	$ 2,492,929	$ 2,420,590	$ 1,666-	.07%-
STATE DISTINGUISHED	$ 206,332	$ 430,736	$ 651,915	$ 768,500	$ 562,168	272.46%
POSTSECONDARY PROPRIETARY	$ 38,672	$ 22,000	$ 14,829	$ 28,200	$ 10,472-	27.08%-
OTHER MD. STATE SCHOLARSHIP BD.	$ 123,475	$ 125,042	$ 80,057	$ 44,749	$ 78,726-	63.76%-
OTHER RACE/DESEGREGATION	$ 969,825	$ 1,073,089	$ 1,058,729	$ 1,169,822	$ 199,997	20.62%
FEDERAL SCHOLARSHIPS	$ 110,689	$ 75,599	$ 149,142	$ 472,982	$ 362,293	327.31%
INSTITUTIONAL HIGH ABILITY	$ 1,069,468	$ 1,889,993	$ 2,421,621	$ 3,620,630	$ 2,551,162	238.54%
INSTITUTIONAL ATHLETIC	$ 515,550	$ 726,440	$ 718,418	$ 783,701	$ 268,151	52.01%
OTHER INSTITUTIONAL	$ 1,205,730	$ 1,227,260	$ 1,418,668	$ 1,712,101	$ 506,371	42.00%
PRIVATE HIGH ABILITY	$ 445,124	$ 792,789	$ 364,828	$ 528,165	$ 83,041	18.66%
PRIVATE ATHLETIC	$ 884,223	$ 1,135,893	$ 1,336,186	$ 1,540,602	$ 656,379	74.23%
OTHER PRIVATE	$ 2,537,420	$ 2,053,321	$ 2,741,509	$ 3,174,818	$ 637,398	25.12%
*TUITION WAIVERS TO EMPLOYEE, DEPEND.	$ 2,061,363	$ 2,284,312	$ 2,313,438	$ 2,415,151	$ 353,788	17.16%
TUITION WAIVERS TO SENIOR, DISABLED	$ 428,239	$ 469,623	$ 639,742	$ 803,472	$ 375,233	87.62%
TUITION WAIVERS TO STUDENTS	$ 226,889	$ 301,832	$ 210,628	$ 484,937	$ 258,048	113.73%
SUBTOTAL	$ 16,456,729	$ 18,367,502	$ 19,633,860	$ 23,170,364	$ 6,713,635	40.80%
STUDENT EMPLOYMENT						
COLLEGE WORK/STUDY	$ 8,788,671	$ 9,161,848	$ 9,004,382	$ 9,065,775	$ 277,104	3.15%
INSTITUTIONAL WORK/STUDY	$ 2,604,958	$ 1,616,903	$ 2,114,639	$ 2,187,070	$ 417,888-	16.04%-
OTHER INSTITUTIONAL	$ 2,079,225	$ 3,908,599	$ 4,097,087	$ 4,789,088	$ 2,709,863	130.33%
REMISSION OF FEES/STUDENT EMPLOYMENT	$ 3,100	$ 1,200	$ 238,203	$ 88,822	$ 85,722	2765.23%
SUBTOTAL	$ 13,475,954	$ 14,688,550	$ 15,454,311	$ 16,130,755	$ 2,654,801	19.70%
TOTAL SUPPORT	$ 130,680,563	$ 146,322,268	$ 139,974,084	$ 155,832,587	$ 25,152,024	19.25%
LESS FRINGE BENEFITS	$ 2,064,463	$ 2,285,512	$ 2,551,641	$ 2,503,973	$ 439,510	21.29%
TOTAL AID	$ 128,616,100	$ 144,036,756	$ 137,422,443	$ 153,328,614	$ 24,712,514	19.21%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 41

MARYLAND STUDENT FINANCIAL SUPPORT

GRADUATE STUDENTS

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS/SCHOLARSHIPS/FELLOWSHIPS						
INSTITUTIONAL	$ 6,646,983	$ 8,145,745	$ 12,895,332	$ 14,399,968	$ 7,752,985	116.64%
PRIVATE	$ 979,811	$ 1,145,163	$ 2,459,328	$ 2,511,523	$ 1,531,712	156.33%
OTHER RACE/DESEGREGATION	$ 172,035	$ 366,483	$ 372,122	$ 393,108	$ 221,073	128.50%
FEDERAL	$ 4,873,404	$ 5,136,807	$ 2,549,886	$ 2,675,843	$ 2,197,561-	45.09%-
MARYLAND STATE SCHOLARSHIP BOARD	$ 266,730	$ 247,312	$ 234,665	$ 278,324	$ 11,594	4.35%
*TUITION WAIVERS, EMPLOYEES & DEPEND.	$ 244,172	$ 401,423	$ 462,775	$ 692,144	$ 447,972	183.47%
TUITION WAIVERS, SENIORS & DISABLED	$ 42,082	$ 50,162	$ 55,225	$ 67,223	$ 25,141	59.74%
TUITION WAIVERS TO STUDENTS	$ 394,092	$ 788,108	$ 470,573	$ 427,163	$ 33,071	8.39%
SUBTOTAL	$ 13,619,309	$ 16,281,203	$ 19,499,906	$ 21,445,296	$ 7,825,987	57.46%
LOANS						
NATIONAL DIRECT STUDENT	$ 1,176,422	$ 1,097,346	$ 1,423,690	$ 2,076,540	$ 900,118	76.51%
GUARANTEED STUDENT	$ 15,300,998	$ 18,064,706	$ 13,234,869	$ 15,179,799	$ 121,199-	.79%-
PLUS/ALAS	$ 2,253	$ 19,135	$ 73,274	$ 138,316	$ 136,063	6039.19%
OTHER FEDERAL	$ 1,190,559	$ 1,250,916	$ 1,293,613	$ 1,126,125	$ 64,434-	5.41%-
INSTITUTIONAL	$ 1,445,457	$ 1,824,682	$ 2,022,255	$ 2,183,177	$ 737,720	51.04%
PRIVATE	$ 19,375	$ 13,250	$ 20,350	$ 20,500	$ 1,125	5.81%
SUBTOTAL	$ 19,135,064	$ 22,270,035	$ 18,068,051	$ 20,724,457	$ 1,589,393	8.31%
STUDENT EMPLOYMENT						
ASSISTANTSHIPS	$ 15,849,069	$ 12,940,113	$ 15,353,804	$ 16,077,017	$ 227,948	1.44%
COLLEGE WORK/STUDY	$ 671,252	$ 701,193	$ 968,474	$ 1,366,272	$ 695,020	103.54%
INSTITUTIONAL WORK/STUDY	$ 99,707	$ 149,549	$ 175,650	$ 127,232	$ 27,525	27.61%
OTHER INSTITUTIONAL	$ 943,992	$ 1,178,328	$ 1,141,804	$ 1,163,867	$ 219,875	23.29%
*REMISSION OF FEES/GRADUATE ASSIST.	$ 3,161,522	$ 6,166,730	$ 2,409,631	$ 2,606,229	$ 555,293-	17.56%-
*REMISSION OF FEES/STUDENT EMPLOYEES	$ 6,075	$ 5,865	$ 98,530	$ 10,485	$ 4,410	72.59%
SUBTOTAL	$ 20,731,617	$ 21,141,778	$ 20,147,893	$ 21,351,102	$ 619,485	2.99%
TOTAL SUPPORT	$ 53,485,990	$ 59,693,018	$ 57,715,850	$ 63,520,855	$ 10,034,865	18.76%
LESS FRINGE BENEFITS	$ 3,167,597	$ 6,574,018	$ 2,970,936	$ 3,308,858	$ 141,261	4.46%
TOTAL AID	$ 50,318,393	$ 53,119,000	$ 54,744,914	$ 60,211,997	$ 9,893,604	19.66%
GRAND TOTAL SUPPORT (UNDERGRAD & GRAD)	$ 184,166,553	$ 205,808,258	$ 197,689,934	$ 219,353,442	$ 35,186,889	19.11%
GRAND TOTAL AID (UNDERGRAD & GRAD)	$ 178,484,493	$ 197,155,756	$ 192,167,357	$ 213,540,611	$ 35,056,118	19.64%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 42

MARYLAND STUDENT FINANCIAL SUPPORT

COMMUNITY COLLEGES

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS						
PELL/BEOG	10,670,672 $	9,891,670 $	9,837,490 $	11,548,095 $	877,423	8.22%
SUPPLEMENTAL ED. OPPORTUNITY	1,573,867 $	1,504,399 $	1,462,193 $	1,579,763 $	5,896	.37%
VOCATIONAL REHABILITATION	233,576 $	136,622 $	145,370 $	167,883 $	65,693-	28.12%-
OTHER FEDERAL	31,079 $	10,016 $	2,141 $	3,995 $	27,084-	87.15%-
INSTITUTIONAL	211,673 $	76,116 $	147,959 $	149,917 $	61,756-	29.18%-
PRIVATE	32,975 $	3,426 $	54,834 $	34,484 $	1,509	4.58%
SUBTOTAL	12,753,842 $	11,622,249 $	11,649,987 $	13,484,137 $	730,295	5.73%
LOANS						
NATIONAL DIRECT STUDENT	1,081,995 $	648,826 $	475,648 $	448,877 $	633,118-	58.51%-
GUARANTEED STUDENT	5,524,509 $	7,409,817 $	8,041,599 $	8,969,388 $	3,444,879	62.36%
PLUS/ALAS	0 $	13,000 $	12,000 $	16,000 $	16,000	ERROR
OTHER FEDERAL	173,042 $	131,491 $	75,333 $	67,546 $	105,496-	60.97%-
INSTITUTIONAL	25,921 $	4,785 $	234,687 $	1,425,996 $	1,400,075	5401.32%
PRIVATE	1,800 $	23,644 $	32,342 $	38,480 $	36,680	2037.78%
SUBTOTAL	6,807,267 $	8,231,563 $	8,871,609 $	10,966,287 $	4,159,020	61.10%
SCHOLARSHIPS						
GENERAL STATE	191,100 $	130,638 $	256,624 $	172,238 $	18,862-	9.87%-
HOUSE OF DELEGATES	17,331 $	17,030 $	13,240 $	22,408 $	5,077	29.29%
SENATORIAL	311,530 $	297,651 $	321,272 $	327,032 $	15,502	4.98%
STATE DISTINGUISHED	8,800 $	18,400 $	34,040 $	31,600 $	22,800	259.09%
POSTSECONDARY PROPRIETARY	0 $	0 $	0 $	0 $	0	ERROR
OTHER MD. STATE SCHOLARSHIP BD.	74,521 $	63,728 $	49,157 $	19,549 $	54,972-	73.77%-
OTHER RACE/DESEGREGATION	0 $	0 $	0 $	0 $	0	ERROR
FEDERAL SCHOLARSHIPS	51,739 $	7,819 $	1,600 $	850 $	50,889-	98.36%-
INSTITUTIONAL HIGH ABILITY	84,400 $	166,723 $	191,352 $	234,664 $	150,264	178.04%
INSTITUTIONAL ATHLETIC	13,686 $	34,513 $	53,265 $	80,757 $	67,071	490.07%
OTHER INSTITUTIONAL	76,727 $	79,629 $	66,100 $	81,086 $	4,359	5.68%
PRIVATE HIGH ABILITY	48,981 $	66,006 $	46,245 $	101,608 $	52,627	107.44%
PRIVATE ATHLETIC	2,615 $	6,773 $	4,554 $	4,250 $	1,635	62.52%
OTHER PRIVATE	771,418 $	689,872 $	1,215,019 $	1,176,229 $	404,811	52.48%
*TUITION WAIVERS TO EMPLOYEE, DEPEND.	155,775 $	247,227 $	326,986 $	343,840 $	188,065	120.73%
TUITION WAIVERS TO SENIOR, DISABLED	215,503 $	227,484 $	356,338 $	518,101 $	302,598	140.41%
TUITION WAIVERS TO STUDENTS	24,842 $	13,851 $	27,126 $	39,119 $	14,277	57.47%
SUBTOTAL	2,048,968 $	2,067,344 $	2,962,918 $	3,153,331 $	1,104,363	53.90%
STUDENT EMPLOYMENT						
COLLEGE WORK/STUDY	3,667,134 $	3,258,149 $	3,534,459 $	3,576,126 $	91,008-	2.48%-
INSTITUTIONAL WORK/STUDY	401,093 $	86,222 $	170,343 $	131,181 $	269,912-	67.29%-
OTHER INSTITUTIONAL	397,200 $	664,557 $	839,260 $	930,861 $	533,661	134.36%
REMISSION OF FEES/STUDENT EMPLOYMENT	0 $	0 $	0 $	0 $	0	ERROR
SUBTOTAL	4,465,427 $	4,008,928 $	4,544,062 $	4,638,168 $	172,741	3.87%
TOTAL SUPPORT	26,065,504 $	25,930,084 $	28,028,576 $	32,241,923 $	6,176,419	23.70%
LESS FRINGE BENEFITS	155,775 $	247,227 $	326,986 $	343,840 $	188,065	120.73%
TOTAL AID	25,909,729 $	25,682,857 $	27,701,590 $	31,898,083 $	5,988,354	23.11%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 43

MARYLAND STUDENT FINANCIAL SUPPORT

UNDERGRADUATE STUDENTS

UNIVERSITY OF MARYLAND

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS						
PELL/BEOG	6,993,131	6,502,219 $	6,277,677 $	6,637,226 $	355,905-	5.09%-
SUPPLEMENTAL ED. OPPORTUNITY	911,130	897,423 $	910,137 $	813,021 $	98,109-	10.77%-
VOCATIONAL REHABILITATION	155,303	75,667 $	46,179 $	47,619 $	107,684-	69.34%-
OTHER FEDERAL	183,075	162,950 $	19,165 $	0 $	183,075-	100.00%-
INSTITUTIONAL	1,268,833	1,865,179 $	2,206,305 $	2,935,448 $	1,666,615	131.35%
PRIVATE	20,355	26,984 $	22,995 $	5,247 $	15,108-	74.22%-
SUBTOTAL	9,531,027	9,530,422 $	9,482,458 $	10,438,561 $	906,734	9.51%
LOANS						
NATIONAL DIRECT STUDENT	1,737,295	1,941,282 $	1,893,407 $	1,790,106 $	52,811	3.04%
GUARANTEED STUDENT	15,879,050	17,961,321 $	14,092,870 $	13,056,024 $	2,823,026-	17.78%-
PLUS/ALAS	0	62,370 $	362,757 $	584,739 $	584,739	ERROR
OTHER FEDERAL	3,347	224,950 $	190,665 $	265,889 $	262,542	7844.10%
INSTITUTIONAL	231,663	0 $	1,500 $	0 $	231,663-	100.00%-
PRIVATE	3,500	856 $	144,000 $	147,440 $	143,940	4112.57%
SUBTOTAL	17,854,855	20,190,779 $	16,685,199 $	15,844,198 $	2,010,657-	11.26%-
SCHOLARSHIPS						
GENERAL STATE	821,650	950,498 $	851,343 $	721,019 $	100,631-	12.25%-
HOUSE OF DELEGATES	113,821	103,473 $	112,279 $	220,873 $	107,052	94.05%
SENATORIAL	940,531	966,102 $	944,685 $	943,598 $	3,067	.33%
STATE DISTINGUISHED	88,832	196,536 $	291,715 $	362,000 $	273,168	307.51%
POSTSECONDARY PROPRIETARY	0	0 $	0 $	0 $	0	ERROR
OTHER MD. STATE SCHOLARSHIP BD.	9,580	7,590 $	4,500 $	3,750 $	5,830-	60.86%-
OTHER RACE/DESEGREGATION	109,175	150,339 $	139,750 $	167,598 $	58,423	53.51%
FEDERAL SCHOLARSHIPS	0	67,780 $	64,812 $	76,479 $	76,479	ERROR
INSTITUTIONAL HIGH ABILITY	157,467	399,566 $	557,569 $	680,645 $	523,178	332.25%
INSTITUTIONAL ATHLETIC	86,527	66,456 $	101,209 $	99,270 $	12,743	14.73%
OTHER INSTITUTIONAL	361,171	161,705 $	139,122 $	138,000 $	223,171-	61.79%-
PRIVATE HIGH ABILITY	75,757	34,910 $	17,788 $	31,883 $	43,874-	57.91%-
PRIVATE ATHLETIC	881,608	1,013,493 $	1,190,499 $	1,360,382 $	478,774	54.31%
OTHER PRIVATE	1,086,761	785,257 $	865,628 $	945,223 $	141,538-	13.02%-
*TUITION WAIVERS TO EMPLOYEE, DEPEND.	597,070	751,816 $	475,952 $	479,587 $	117,483-	19.68%-
TUITION WAIVERS TO SENIOR, DISABLED	185,885	216,972 $	231,747 $	250,290 $	64,405	34.65%
TUITION WAIVERS TO STUDENTS	116,558	147,924 $	3,607 $	42,458 $	74,100-	63.57%-
SUBTOTAL	5,632,393	6,000,417 $	5,992,205 $	6,523,055 $	890,662	15.81%
STUDENT EMPLOYMENT						
COLLEGE WORK/STUDY	1,201,526	1,056,997 $	966,822 $	1,042,224 $	159,302-	13.26%-
INSTITUTIONAL WORK/STUDY	164,973	63,237 $	108,347 $	179,912 $	14,939	9.06%
OTHER INSTITUTIONAL	641,676	688,688 $	899,529 $	1,258,690 $	617,014	96.16%
REMISSION OF FEES/STUDENT EMPLOYMENT	0	0 $	0 $	0 $	0	ERROR
SUBTOTAL	2,008,175	1,808,922 $	1,974,698 $	2,480,826 $	472,651	23.54%
TOTAL SUPPORT	35,027,250	37,530,540 $	34,134,560 $	35,286,640 $	259,390	.74%
LESS FRINGE BENEFITS	597,070	751,816 $	475,952 $	479,587 $	117,483-	19.68%-
TOTAL AID	34,430,180	36,798,724 $	33,658,608 $	34,807,053 $	376,873	1.09%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 44

MARYLAND STUDENT FINANCIAL SUPPORT

GRADUATE STUDENTS — UNIVERSITY OF MARYLAND

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS/SCHOLARSHIPS/FELLOWSHIPS						
INSTITUTIONAL	$ 1,256,193	$ 1,169,931	$ 2,087,696	$ 2,467,484	$ 1,211,291	96.43%
PRIVATE	$ 58,900	$ 51,850	$ 246,755	$ 195,421	$ 136,521	231.78%
OTHER RACE/DESEGREGATION	$ 97,815	$ 270,128	$ 276,431	$ 291,614	$ 193,799	198.13%
FEDERAL	$ 1,359,805	$ 1,465,857	$ 988,041	$ 926,242	$ 433,563-	31.88%-
MARYLAND STATE SCHOLARSHIP BOARD	$ 197,459	$ 207,929	$ 213,665	$ 245,058	$ 47,599	24.11%
*TUITION WAIVERS, EMPLOYEES & DEPEND.	$ 28,477	$ 59,576	$ 222,938	$ 466,092	$ 437,615	1536.73%
TUITION WAIVERS, SENIORS & DISABLED	$ 42,082	$ 48,716	$ 53,618	$ 64,919	$ 22,837	54.27%
TUITION WAIVERS TO STUDENTS	$ 387,584	$ 766,944	$ 277,396	$ 189,431	$ 198,153-	51.13%-
SUBTOTAL	$ 3,428,315	$ 4,040,931	$ 4,366,540	$ 4,846,261	$ 1,417,946	41.36%
LOANS						
NATIONAL DIRECT STUDENT	$ 290,724	$ 230,570	$ 541,818	$ 949,845	$ 659,121	226.72%
GUARANTEED STUDENT	$ 9,710,286	$ 8,659,300	$ 6,302,024	$ 7,487,462	$ 2,222,824-	22.89%-
PLUS/ALAS	$ 0	$ 0	$ 3,000	$ 18,075	$ 18,075	ERROR
OTHER FEDERAL	$ 884,459	$ 1,017,916	$ 917,479	$ 968,152	$ 83,693	9.46%
INSTITUTIONAL	$ 0	$ 61,735	$ 122,781	$ 96,250	$ 96,250	ERROR
PRIVATE	$ 7,375	$ 0	$ 9,350	$ 1,000	$ 6,375-	86.44%-
SUBTOTAL	$ 10,892,844	$ 9,969,521	$ 7,896,452	$ 9,520,784	$ 1,372,060-	12.60%-
STUDENT EMPLOYMENT						
ASSISTANTSHIPS	$ 10,833,172	$ 11,082,062	$ 12,814,655	$ 13,778,739	$ 2,945,567	27.19%
COLLEGE WORK/STUDY	$ 80,686	$ 229,207	$ 246,764	$ 305,831	$ 225,145	279.04%
INSTITUTIONAL WORK/STUDY	$ 0	$ 0	$ 0	$ 3,986	$ 3,986	ERROR
OTHER INSTITUTIONAL	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
*REMISSION OF FEES/GRADUATE ASSIST.	$ 1,711,235	$ 2,154,222	$ 2,209,730	$ 2,303,063	$ 591,828	34.58%
*REMISSION OF FEES/STUDENT EMPLOYEES	$ 0	$ 0	$ 90,464	$ 0	$ 0	ERROR
SUBTOTAL	$ 12,625,093	$ 13,465,491	$ 15,361,613	$ 16,391,619	$ 3,766,526	29.83%
TOTAL SUPPORT	$ 26,951,252	$ 27,475,943	$ 27,624,605	$ 30,758,664	$ 3,807,412	14.13%
LESS FRINGE BENEFITS	$ 1,739,712	$ 2,213,798	$ 2,523,132	$ 2,769,155	$ 1,029,443	59.17%
TOTAL AID	$ 25,211,540	$ 25,262,145	$ 25,101,473	$ 27,989,509	$ 2,777,969	11.02%
GRAND TOTAL SUPPORT (UNDERGRAD & GRAD)	$ 61,978,502	$ 65,006,483	$ 61,759,165	$ 66,045,304	$ 4,066,802	6.56%
GRAND TOTAL AID (UNDERGRAD & GRAD)	$ 59,641,720	$ 62,060,869	$ 58,760,081	$ 62,796,562	$ 3,154,842	5.29%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 45

MARYLAND STUDENT FINANCIAL SUPPORT

UNDERGRADUATE STUDENTS

STATE UNIVERSITIES AND COLLEGES

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS						
PELL/BEOG	6,109,265	5,661,454 $	5,454,855 $	5,835,194 $	274,071-	4.49%-
SUPPLEMENTAL ED. OPPORTUNITY	1,220,782	1,092,768 $	951,382 $	1,089,715 $	131,067-	10.74%-
VOCATIONAL REHABILITATION	110,143	58,873 $	58,771 $	41,290 $	68,853-	62.51%-
OTHER FEDERAL	144,169	17,033 $	8,000 $	15,825 $	128,344-	89.02%-
INSTITUTIONAL	319,385	122,661 $	148,579 $	250,186 $	69,199-	21.67%-
PRIVATE	91,897	64,959 $	222,554 $	249,639 $	157,742	171.65%
SUBTOTAL	7,995,641	7,017,748 $	6,844,141 $	7,481,849 $	513,792-	6.43%-
LOANS						
NATIONAL DIRECT STUDENT	1,316,976	1,378,180 $	1,024,802 $	1,307,023 $	9,953-	.76%-
GUARANTEED STUDENT	6,255,052	9,791,572 $	8,509,384 $	10,119,626 $	3,864,574	61.78%
PLUS/ALAS	0	10,500 $	322,858 $	537,436 $	537,436	ERROR
OTHER FEDERAL	176,181	100,261 $	101,615 $	8,977 $	167,204-	94.90%-
INSTITUTIONAL	3,205	13,855 $	7,100 $	6,700 $	3,495	109.05%
PRIVATE	0	15,000 $	83,216 $	1,497 $	1,497	ERROR
SUBTOTAL	7,751,414	11,309,368 $	10,048,975 $	11,981,259 $	4,229,845	54.57%
SCHOLARSHIPS						
GENERAL STATE	361,475	381,857 $	353,200 $	338,086 $	23,389-	6.47%-
HOUSE OF DELEGATES	87,386	49,297 $	80,822 $	125,669 $	38,283	43.81%
SENATORIAL	566,955	618,450 $	594,669 $	595,400 $	28,445	5.02%
STATE DISTINGUISHED	14,800	40,800 $	70,000 $	72,900 $	58,100	392.57%
POSTSECONDARY PROPRIETARY	0	0 $	0 $	0 $	0	ERROR
OTHER MD. STATE SCHOLARSHIP BD.	13,074	32,874 $	12,250 $	6,250 $	6,824-	52.20%-
OTHER RACE/DESEGREGATION	665,431	700,410 $	652,183 $	731,349 $	65,918	9.91%
FEDERAL SCHOLARSHIPS	2,500	0 $	1,475 $	19,554 $	17,054	682.16%
INSTITUTIONAL HIGH ABILITY	52,543	8,300 $	27,339 $	41,975 $	10,568-	20.11%-
INSTITUTIONAL ATHLETIC	0	95,989 $	123,142 $	58,101 $	58,101	ERROR
OTHER INSTITUTIONAL	31,320	111,927 $	98,825 $	183,880 $	152,560	487.10%
PRIVATE HIGH ABILITY	11,250	248,952 $	211,966 $	192,285 $	181,035	1609.20%
PRIVATE ATHLETIC	0	115,627 $	141,133 $	175,970 $	175,970	ERROR
OTHER PRIVATE	295,042	56,522 $	56,824 $	129,249 $	165,793-	56.19%-
*TUITION WAIVERS TO EMPLOYEE, DEPEND.	474,537	330,528 $	359,573 $	335,173 $	139,364-	29.37%-
TUITION WAIVERS TO SENIOR, DISABLED	22,906	18,737 $	36,552 $	32,895 $	9,989	43.61%
TUITION WAIVERS TO STUDENTS	0	0 $	312 $	146,306 $	146,306	ERROR
SUBTOTAL	2,599,219	2,810,270 $	2,820,265 $	3,185,042 $	585,823	22.54%
STUDENT EMPLOYMENT						
COLLEGE WORK/STUDY	1,004,628	1,499,888 $	1,297,493 $	1,445,561 $	440,933	43.89%
INSTITUTIONAL WORK/STUDY	1,713,865	1,031,185 $	1,197,107 $	1,174,912 $	538,953-	31.45%-
OTHER INSTITUTIONAL	0	1,332,859 $	1,196,224 $	907,029 $	907,029	ERROR
REMISSION OF FEES/STUDENT EMPLOYMENT	0	0 $	0 $	0 $	0	ERROR
SUBTOTAL	2,718,493	3,863,932 $	3,690,824 $	3,527,502 $	809,009	29.76%
TOTAL SUPPORT	21,064,767	25,001,318 $	23,404,205 $	26,175,652 $	5,110,885	24.26%
LESS FRINGE BENEFITS	474,537	330,528 $	359,573 $	335,173 $	139,364-	29.37%-
TOTAL AID	20,590,230	24,670,790 $	23,044,632 $	25,840,479 $	5,250,249	25.50%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

BEST COPY AVAILABLE

TABLE 46

MARYLAND STUDENT FINANCIAL SUPPORT

GRADUATE STUDENTS

STATE UNIVERSITIES AND COLLEGES

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS/SCHOLARSHIPS/FELLOWSHIPS						
INSTITUTIONAL	$ 57,362	$ 22,726	$ 14,791	$ 12,600	$ 44,762-	78.03%-
PRIVATE	$ 52,693	$ 74,423	$ 90,623	$ 3,990	$ 48,703-	92.43%-
OTHER RACE/DESEGREGATION	$ 62,403	$ 83,627	$ 83,191	$ 90,274	$ 27,871	44.66%
FEDERAL	$ 35,192	$ 0	$ 8,600	$ 37,374	$ 2,182	6.20%
MARYLAND STATE SCHOLARSHIP BOARD	$ 47,146	$ 11,800	$ 11,650	$ 21,576	$ 25,570-	54.24%-
*TUITION WAIVERS, EMPLOYEES & DEPEND.	$ 40,286	$ 118,886	$ 142,968	$ 110,784	$ 70,498	174.99%
TUITION WAIVERS, SENIORS & DISABLED	$ 0	$ 846	$ 1,127	$ 2,304	$ 2,304	ERROR
TUITION WAIVERS TO STUDENTS	$ 4,708	$ 918	$ 20,960	$ 75,752	$ 71,044	1509.01%
SUBTOTAL	$ 299,790	$ 313,226	$ 373,910	$ 354,654	$ 54,864	18.30%
LOANS						
NATIONAL DIRECT STUDENT	$ 155,450	$ 136,803	$ 169,962	$ 201,435	$ 45,985	29.58%
GUARANTEED STUDENT	$ 1,011,013	$ 2,594,866	$ 2,567,923	$ 2,977,019	$ 1,966,006	194.46%
PLUS/ALAS	$ 2,253	$ 0	$ 17,099	$ 49,864	$ 47,611	2113.23%
OTHER FEDERAL	$ 8,200	$ 21,450	$ 4,200	$ 0	$ 8,200-	100.00%-
INSTITUTIONAL	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
PRIVATE	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
SUBTOTAL	$ 1,176,916	$ 2,753,119	$ 2,759,184	$ 3,228,318	$ 2,051,402	174.30%
STUDENT EMPLOYMENT						
ASSISTANTSHIPS	$ 167,273	$ 161,322	$ 222,328	$ 264,741	$ 97,468	58.27%
COLLEGE WORK/STUDY	$ 35,464	$ 49,344	$ 57,143	$ 59,701	$ 24,237	68.34%
INSTITUTIONAL WORK/STUDY	$ 95,385	$ 89,156	$ 158,534	$ 84,291	$ 11,094-	11.63%-
OTHER INSTITUTIONAL	$ 0	$ 19,267	$ 70,042	$ 34,135	$ 34,135	ERROR
*REMISSION OF FEES/GRADUATE ASSIST.	$ 53,800	$ 42,962	$ 111,221	$ 134,304	$ 80,504	149.64%
*REMISSION OF FEES/STUDENT EMPLOYEES	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
SUBTOTAL	$ 351,922	$ 362,051	$ 619,268	$ 577,172	$ 225,250	64.01%
TOTAL SUPPORT	$ 1,828,628	$ 3,428,396	$ 3,752,362	$ 4,160,144	$ 2,331,516	127.50%
LESS FRINGE BENEFITS	$ 94,086	$ 161,848	$ 254,189	$ 245,088	$ 151,002	160.49%
TOTAL AID	$ 1,734,542	$ 3,266,548	$ 3,498,173	$ 3,915,056	$ 2,180,514	125.71%
GRAND TOTAL SUPPORT (UNDERGRAD & GRAD)	$ 22,893,395	$ 28,429,714	$ 27,156,567	$ 30,335,796	$ 7,442,401	32.51%
GRAND TOTAL AID (UNDERGRAD & GRAD)	$ 24,153,400	$ 27,937,338	$ 26,542,805	$ 29,755,535	$ 5,602,135	23.19%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 47

MARYLAND STUDENT FINANCIAL SUPPORT

UNDERGRADUATE STUDENTS

MORGAN STATE UNIVERSITY

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS						
PELL/BEOG	3,333,761	2,985,134 $	2,825,245 $	2,643,391 $	690,370-	20.71%-
SUPPLEMENTAL ED. OPPORTUNITY	416,250	514,517 $	532,700 $	556,855 $	140,605	33.78%
VOCATIONAL REHABILITATION	12,137	4,482 $	0 $	3,582 $	8,555-	70.49%-
OTHER FEDERAL	0	0 $	13,579 $	9,115 $	9,115	ERROR
INSTITUTIONAL	8,691	0 $	212,385 $	14,139 $	5,448	62.69%
PRIVATE	16,504	80,372 $	54,266 $	46,440 $	29,936	181.39%
SUBTOTAL	3,787,343	3,584,505 $	3,638,175 $	3,273,522 $	513,821-	13.57%-
LOANS						
NATIONAL DIRECT STUDENT	291,475	374,565 $	315,349 $	317,125 $	25,650	8.80%
GUARANTEED STUDENT	1,436,323	2,057,607 $	2,331,057 $	2,423,568 $	987,245	68.73%
PLUS/ALAS	0	5,346 $	5,500 $	40,991 $	40,991	ERROR
OTHER FEDERAL	0	0 $	0 $	0 $	0	ERROR
INSTITUTIONAL	0	0 $	0 $	0 $	0	ERROR
PRIVATE	0	0 $	22,250 $	0 $	0	ERROR
SUBTOTAL	1,727,798	2,437,518 $	2,674,156 $	2,781,684 $	1,053,886	61.00%
SCHOLARSHIPS						
GENERAL STATE	80,600	67,550 $	78,600 $	55,000 $	25,600-	31.76%-
HOUSE OF DELEGATES	5,563	5,560 $	10,944 $	4,482 $	1,081-	19.43%-
SENATORIAL	69,000	67,350 $	66,900 $	59,600 $	9,400-	13.62%-
STATE DISTINGUISHED	0	0 $	1,600 $	1,600 $	1,600	ERROR
POSTSECONDARY PROPRIETARY	0	0 $	0 $	0 $	0	ERROR
OTHER MD. STATE SCHOLARSHIP BD.	3,650	3,000 $	3,500 $	3,250 $	400-	10.96%-
OTHER RACE/DESEGREGATION	121,521	108,175 $	140,000 $	141,150 $	19,629	16.15%
FEDERAL SCHOLARSHIPS	0	0 $	0 $	42,307 $	42,307	ERROR
INSTITUTIONAL HIGH ABILITY	67,500	81,945 $	99,178 $	177,542 $	110,042	163.03%
INSTITUTIONAL ATHLETIC	149,464	176,294 $	0 $	7,238 $	142,226-	95.16%-
OTHER INSTITUTIONAL	94,568	96,125 $	71,206 $	106,286 $	11,718	12.39%
PRIVATE HIGH ABILITY	0	0 $	0 $	0 $	0	ERROR
PRIVATE ATHLETIC	0	0 $	0 $	0 $	0	ERROR
OTHER PRIVATE	143,884	100,284 $	148,146 $	116,896 $	26,988-	18.76%-
*TUITION WAIVERS TO EMPLOYEE, DEPEND.	67,987	59,493 $	51,068 $	88,505 $	20,518	30.18%
TUITION WAIVERS TO SENIOR, DISABLED	0	0 $	0 $	450 $	450	ERROR
TUITION WAIVERS TO STUDENTS	0	0 $	0 $	0 $	0	ERROR
SUBTOTAL	803,737	765,776 $	671,142 $	804,306 $	569	.07%
STUDENT EMPLOYMENT						
COLLEGE WORK/STUDY	782,847	813,522 $	930,230 $	845,999 $	63,152	8.07%
INSTITUTIONAL WORK/STUDY	82,465	40,627 $	118,287 $	128,361 $	45,896	55.66%
OTHER INSTITUTIONAL	0	0 $	0 $	0 $	0	ERROR
REMISSION OF FEES/STUDENT EMPLOYMENT	0	0 $	0 $	0 $	0	ERROR
SUBTOTAL	865,312	854,149 $	1,048,517 $	974,360 $	109,048	12.60%
TOTAL SUPPORT	7,184,190	7,641,948 $	8,031,990 $	7,833,872 $	649,682	9.04%
LESS FRINGE BENEFITS	67,987	59,493 $	51,068 $	88,505 $	20,518	30.18%
TOTAL AID	7,116,203	7,582,455 $	7,980,922 $	7,745,367 $	629,164	8.84%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 48

MARYLAND STUDENT FINANCIAL SUPPORT

GRADUATE STUDENTS

MORGAN STATE UNIVERSITY

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS/SCHOLARSHIPS/FELLOWSHIPS						
INSTITUTIONAL	$ 17,380	$ 19,319	29,975	$ 36,010	18,630	107.19%
PRIVATE	$ 48,384	$ 36,927	50,030	$ 62,523	14,139	29.22%
OTHER RACE/DESEGREGATION	$ 11,817	$ 12,728	12,500	$ 11,220	597-	5.05%-
FEDERAL	$ 19,924	$ 17,454	12,894	$ 38,060	18,136	91.03%
MARYLAND STATE SCHOLARSHIP BOARD	$ 0	$ 0	0	$ 0	0	ERROR
*TUITION WAIVERS, EMPLOYEES & DEPEND.	$ 0	$ 12,624	5,880	$ 8,685	8,685	ERROR
TUITION WAIVERS, SENIORS & DISABLED	$ 0	$ 0	0	$ 0	0	ERROR
TUITION WAIVERS TO STUDENTS	$ 0	$ 0	0	$ 5,005	5,005	ERROR
SUBTOTAL	$ 97,505	$ 99,052	111,279	$ 161,503	63,998	65.64%
LOANS						
NATIONAL DIRECT STUDENT	$ 9,500	$ 13,000	12,100	$ 21,100	11,600	122.11%
GUARANTEED STUDENT	$ 125,583	$ 324,100	305,780	$ 271,725	146,142	116.37%
PLUS/ALAS	$ 0	$ 0	0	$ 2,000	2,000	ERROR
OTHER FEDERAL	$ 0	$ 0	0	$ 0	0	ERROR
INSTITUTIONAL	$ 0	$ 0	0	$ 0	0	ERROR
PRIVATE	$ 0	$ 0	0	$ 0	0	ERROR
SUBTOTAL	$ 135,083	$ 337,100	317,880	$ 294,825	159,742	118.25%
STUDENT EMPLOYMENT						
ASSISTANTSHIPS	$ 52,500	$ 55,000	66,538	$ 66,000	13,500	25.71%
COLLEGE WORK/STUDY	$ 15,700	$ 20,950	29,059	$ 42,325	26,625	169.59%
INSTITUTIONAL WORK/STUDY	$ 0	$ 44,750	0	$ 0	0	ERROR
OTHER INSTITUTIONAL	$ 0	$ 0	0	$ 0	0	ERROR
*REMISSION OF FEES/GRADUATE ASSIST.	$ 18,837	$ 17,712	22,930	$ 21,180	2,343	12.44%
*REMISSION OF FEES/STUDENT EMPLOYEES	$ 0	$ 0	0	$ 0	0	ERROR
SUBTOTAL	$ 87,037	$ 138,412	118,527	$ 129,505	42,468	48.79%
TOTAL SUPPORT	$ 319,625	$ 574,564	$ 547,686	$ 585,833	266,208	83.29%
LESS FRINGE BENEFITS	$ 18,837	$ 30,336	28,810	29,865	$ 11,028	58.54%
TOTAL AID	$ 300,788	$ 544,228	$ 518,876	$ 555,968	255,180	84.84%
GRAND TOTAL SUPPORT (UNDERGRAD & GRAD)	$ 7,503,815	$ 8,216,512	$ 8,579,676	8,419,705	$ 915,890	12.21%
GRAND TOTAL AID (UNDERGRAD & GRAD)	$ 7,416,991	$ 8,126,683	$ 8,499,798	8,301,335	$ 884,344	11.92%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 49

MARYLAND STUDENT FINANCIAL SUPPORT

UNDERGRADUATE STUDENTS

ST. MARY'S COLLEGE

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS						
PELL/BEOG	188,401	177,794 $	161,275 $	188,461 $	60	.03%
SUPPLEMENTAL ED. OPPORTUNITY	7,588	6,478 $	6,706 $	5,575 $	2,013-	26.53%-
VOCATIONAL REHABILITATION	7,502	2,984 $	2,520 $	1,850 $	5,652-	75.34%-
OTHER FEDERAL	0	0 $	0 $	0 $	0	ERROR
INSTITUTIONAL	0	0 $	0 $	0 $	0	ERROR
PRIVATE	0	1,037 $	2,340 $	1,442 $	1,442	ERROR
SUBTOTAL	203,491	188,293 $	172,841 $	197,328 $	6,163-	3.03%-
LOANS						
NATIONAL DIRECT STUDENT	16,800	12,820 $	21,150 $	33,570 $	16,770	99.82%
GUARANTEED STUDENT	660,815	999,610 $	684,485 $	745,840 $	85,025	12.87%
PLUS/ALAS	0	7,115 $	47,565 $	46,151 $	46,151	ERROR
OTHER FEDERAL	0	0 $	0 $	0 $	0	ERROR
INSTITUTIONAL	0	0 $	0 $	0 $	0	ERROR
PRIVATE	0	0 $	0 $	0 $	0	ERROR
SUBTOTAL	677,615	1,019,545 $	753,200 $	825,561 $	147,946	21.83%
SCHOLARSHIPS						
GENERAL STATE	28,100	29,450 $	19,550 $	22,150 $	5,950-	21.17%-
HOUSE OF DELEGATES	5,250	4,561 $	11,278 $	13,442 $	8,192	156.04%
SENATORIAL	35,950	33,600 $	28,850 $	38,100 $	2,150	5.98%
STATE DISTINGUISHED	6,400	11,200 $	15,200 $	16,400 $	10,000	156.25%
POSTSECONDARY PROPRIETARY	0	0 $	0 $	0 $	0	ERROR
OTHER MD. STATE SCHOLARSHIP BD.	500	500 $	500 $	500 $	0	.00%
OTHER RACE/DESEGREGATION	73,698	114,165 $	126,796 $	129,725 $	56,027	76.02%
FEDERAL SCHOLARSHIPS	0	0 $	0 $	0 $	0	ERROR
INSTITUTIONAL HIGH ABILITY	52,500	102,750 $	154,962 $	149,725 $	97,225	185.19%
INSTITUTIONAL ATHLETIC	0	0 $	0 $	0 $	0	ERROR
OTHER INSTITUTIONAL	8,425	7,895 $	5,420 $	13,340 $	4,915	58.34%
PRIVATE HIGH ABILITY	0	0 $	0 $	0 $	0	ERROR
PRIVATE ATHLETIC	0	0 $	0 $	0 $	0	ERROR
OTHER PRIVATE	13,988	8,600 $	9,100 $	9,875 $	4,113-	29.40%-
*TUITION WAIVERS TO EMPLOYEE, DEPEND.	11,466	18,255 $	19,806 $	21,548 $	10,082	87.93%
TUITION WAIVERS TO SENIOR, DISABLED	0	280 $	1,650 $	1,736 $	1,736	ERROR
TUITION WAIVERS TO STUDENTS	0	0 $	0 $	0 $	0	ERROR
SUBTOTAL	236,277	331,256 $	393,112 $	416,541 $	180,264	76.29%
STUDENT EMPLOYMENT						
COLLEGE WORK/STUDY	32,488	31,800 $	30,264 $	29,860 $	2,628-	8.09%-
INSTITUTIONAL WORK/STUDY	0	0 $	0 $	0 $	0	ERROR
OTHER INSTITUTIONAL	0	127,294 $	0 $	201,968 $	201,968	ERROR
REMISSION OF FEES/STUDENT EMPLOYMENT	0	0 $	223,804 $	0 $	0	ERROR
SUBTOTAL	32,488	159,094 $	254,068 $	231,828 $	199,340	613.58%
TOTAL SUPPORT	1,149,871	1,698,188 $	1,573,221 $	1,671,258 $	521,387	45.34%
LESS FRINGE BENEFITS	11,466	18,255 $	243,610 $	21,548 $	10,082	87.93%
TOTAL AID	1,138,405	1,679,933 $	1,329,611 $	1,649,710 $	511,305	44.91%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 50

MARYLAND STUDENT FINANCIAL SUPPORT

UNDERGRADUATE STUDENTS — INDEPENDENT COLLEGES AND UNIVERSITIES

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS						
PELL/BEOG	$ 3,685,344	$ 3,861,903	$ 3,086,012	$ 3,182,828	$ 502,516-	13.64%-
SUPPLEMENTAL ED. OPPORTUNITY	$ 1,104,260	$ 1,247,269	$ 1,078,500	$ 1,046,176	$ 58,084-	5.26%-
VOCATIONAL REHABILITATION	$ 45,575	$ 35,014	$ 52,572	$ 45,421	$ 154-	.34%-
OTHER FEDERAL	$ 18,374	$ 200,879	$ 426,914	$ 380,096	$ 361,722	1968.66%
INSTITUTIONAL	$ 5,482,227	$ 6,275,167	$ 7,231,589	$ 8,052,797	$ 2,570,570	46.89%
PRIVATE	$ 337,663	$ 391,770	$ 781,638	$ 943,865	$ 606,202	179.53%
SUBTOTAL	$ 10,673,443	$ 12,072,002	$ 12,657,225	$ 13,651,183	$ 2,977,740	27.90%
LOANS						
NATIONAL DIRECT STUDENT	$ 2,578,250	$ 2,472,631	$ 2,416,759	$ 2,717,632	$ 139,382	5.41%
GUARANTEED STUDENT	$ 13,852,366	$ 19,022,550	$ 13,482,288	$ 13,613,048	$ 239,318-	1.73%-
PLUS/ALAS	$ 0	$ 302,673	$ 762,854	$ 1,116,899	$ 1,116,899	ERROR
OTHER FEDERAL	$ 29,800	$ 15,000	$ 22,725	$ 40,900	$ 11,100	37.25%
INSTITUTIONAL	$ 48,079	$ 73,125	$ 112,864	$ 161,258	$ 113,179	235.40%
PRIVATE	$ 206,350	$ 255,255	$ 162,200	$ 77,687	$ 128,663-	62.35%-
SUBTOTAL	$ 16,714,835	$ 22,141,234	$ 16,959,690	$ 17,727,424	$ 1,012,589	6.06%
SCHOLARSHIPS						
GENERAL STATE	$ 1,444,650	$ 1,516,350	$ 1,178,261	$ 1,414,150	$ 30,500-	2.11%-
HOUSE OF DELEGATES	$ 54,548	$ 54,372	$ 55,080	$ 92,427	$ 37,879	69.44%
SENATORIAL	$ 498,290	$ 465,784	$ 536,553	$ 456,860	$ 41,430-	8.31%-
STATE DISTINGUISHED	$ 87,500	$ 163,800	$ 239,360	$ 284,000	$ 196,500	224.57%
POSTSECONDARY PROPRIETARY	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
OTHER MD. STATE SCHOLARSHIP BD.	$ 9,950	$ 6,900	$ 6,450	$ 6,150	$ 3,800-	38.19%-
OTHER RACE/DESEGREGATION	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
FEDERAL SCHOLARSHIPS	$ 56,450	$ 0	$ 81,255	$ 333,792	$ 277,342	491.31%
INSTITUTIONAL HIGH ABILITY	$ 655,058	$ 1,130,709	$ 1,391,221	$ 2,336,079	$ 1,681,021	256.62%
INSTITUTIONAL ATHLETIC	$ 265,873	$ 353,188	$ 440,802	$ 538,335	$ 272,462	102.48%
OTHER INSTITUTIONAL	$ 606,874	$ 743,777	$ 999,908	$ 1,150,775	$ 543,901	89.62%
PRIVATE HIGH ABILITY	$ 309,136	$ 442,921	$ 88,829	$ 202,389	$ 106,747-	34.53%-
PRIVATE ATHLETIC	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
OTHER PRIVATE	$ 210,997	$ 403,936	$ 429,142	$ 761,616	$ 550,619	260.96%
*TUITION WAIVERS TO EMPLOYEE, DEPEND.	$ 754,528	$ 896,993	$ 1,080,053	$ 1,146,498	$ 391,970	51.95%
TUITION WAIVERS TO SENIOR, DISABLED	$ 3,945	$ 6,150	$ 13,455	$ 0	$ 3,945-	100.00%-
TUITION WAIVERS TO STUDENTS	$ 81,974	$ 138,657	$ 178,583	$ 252,709	$ 170,735	208.28%
SUBTOTAL	$ 5,039,773	$ 6,323,537	$ 6,718,952	$ 8,975,780	$ 3,936,007	78.10%
STUDENT EMPLOYMENT						
COLLEGE WORK/STUDY	$ 2,098,209	$ 2,498,967	$ 2,245,114	$ 2,123,872	$ 25,663	1.22%
INSTITUTIONAL WORK/STUDY	$ 242,562	$ 394,012	$ 520,555	$ 562,766	$ 320,204	132.01%
OTHER INSTITUTIONAL	$ 1,023,962	$ 1,089,106	$ 1,092,002	$ 1,376,489	$ 352,527	34.43%
REMISSION OF FEES/STUDENT EMPLOYMENT	$ 3,100	$ 1,200	$ 14,399	$ 88,822	$ 85,722	2765.23%
SUBTOTAL	$ 3,367,833	$ 3,983,285	$ 3,872,070	$ 4,151,949	$ 784,116	23.28%
TOTAL SUPPORT	$ 35,795,884	$ 44,520,058	$ 40,207,937	$ 44,506,336	$ 8,710,452	24.33%
LESS FRINGE BENEFITS	$ 757,628	$ 898,193	$ 1,094,452	$ 1,235,320	$ 477,692	63.05%
TOTAL AID	$ 35,038,256	$ 43,621,865	$ 39,113,485	$ 43,271,016	$ 8,232,760	23.50%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 51

MARYLAND STUDENT FINANCIAL SUPPORT

GRADUATE STUDENTS — INDEPENDENT COLLEGES AND UNIVERSITIES

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS/SCHOLARSHIPS/FELLOWSHIPS						
INSTITUTIONAL	$ 5,316,048	$ 6,933,769	$ 10,762,870	$ 11,883,874	$ 6,567,826	123.55%
PRIVATE	$ 819,834	$ 981,965	$ 2,071,920	$ 2,249,589	$ 1,429,755	174.40%
OTHER RACE/DESEGREGATION	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
FEDERAL	$ 3,458,483	$ 3,653,496	$ 1,540,351	$ 1,674,167	$ 1,784,316-	51.59%-
MARYLAND STATE SCHOLARSHIP BOARD	$ 22,125	$ 27,583	$ 9,350	$ 11,690	$ 10,435-	47.16%-
*TUITION WAIVERS, EMPLOYEES & DEPEND.	$ 175,409	$ 210,337	$ 90,989	$ 106,583	$ 68,826-	39.24%-
TUITION WAIVERS, SENIORS & DISABLED	$ 0	$ 600	$ 480	$ 0	$ 0	ERROR
TUITION WAIVERS TO STUDENTS	$ 1,800	$ 20,246	$ 172,217	$ 156,975	$ 155,175	8620.83%
SUBTOTAL	$ 9,793,699	$ 11,827,996	$ 14,648,177	$ 16,082,878	$ 6,289,179	64.22%
LOANS						
NATIONAL DIRECT STUDENT	$ 720,748	$ 716,973	$ 699,810	$ 904,160	$ 183,412	25.45%
GUARANTEED STUDENT	$ 4,454,116	$ 6,486,440	$ 4,059,142	$ 4,443,593	$ 10,523-	.24%-
PLUS/ALAS	$ 0	$ 19,135	$ 53,175	$ 68,377	$ 68,377	ERROR
OTHER FEDERAL	$ 292,900	$ 211,550	$ 371,934	$ 157,973	$ 134,927-	46.07%-
INSTITUTIONAL	$ 1,445,457	$ 1,762,947	$ 1,899,474	$ 2,086,927	$ 641,470	44.38%
PRIVATE	$ 12,000	$ 13,250	$ 11,000	$ 19,500	$ 7,500	62.50%
SUBTOTAL	$ 6,925,221	$ 9,210,295	$ 7,094,535	$ 7,680,530	$ 755,309	10.91%
STUDENT EMPLOYMENT						
ASSISTANTSHIPS	$ 4,796,124	$ 1,641,729	$ 2,250,283	$ 1,967,537	$ 2,828,587-	58.98%-
COLLEGE WORK/STUDY	$ 539,402	$ 401,692	$ 635,508	$ 958,415	$ 419,013	77.68%
INSTITUTIONAL WORK/STUDY	$ 4,322	$ 15,643	$ 17,116	$ 38,955	$ 34,633	801.32%
OTHER INSTITUTIONAL	$ 943,992	$ 1,159,061	$ 1,071,762	$ 1,129,732	$ 185,740	19.68%
*REMISSION OF FEES/GRADUATE ASSIST.	$ 1,377,650	$ 3,951,834	$ 65,750	$ 147,682	$ 1,229,968-	89.28%-
*REMISSION OF FEES/STUDENT EMPLOYEES	$ 6,075	$ 5,865	$ 8,066	$ 10,485	$ 4,410	72.59%
SUBTOTAL	$ 7,667,565	$ 7,175,824	$ 4,048,485	$ 4,252,806	$ 3,414,759-	44.54%
TOTAL SUPPORT	$ 24,386,485	$ 28,214,115	$ 25,791,197	$ 28,016,214	$ 3,629,729	14.88%
LESS FRINGE BENEFITS	$ 1,559,134	$ 4,168,036	$ 164,805	$ 264,750	$ 1,294,384-	83.02%
TOTAL AID	$ 22,827,351	$ 24,046,079	$ 25,626,392	$ 27,751,464	$ 4,924,113	21.57%
GRAND TOTAL SUPPORT (UNDERGRAD & GRAD)	$ 60,182,369	$ 72,734,173	$ 65,999,134	$ 72,522,550	$ 12,340,181	20.50%
GRAND TOTAL AID (UNDERGRAD & GRAD)	$ 57,865,607	$ 67,667,944	$ 64,739,877	$ 71,022,480	$ 13,156,873	22.74%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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TABLE 52

MARYLAND STUDENT FINANCIAL SUPPORT

ALL STUDENTS — INDEPENDENT POSTSECONDARY INSTITUTIONS

SUPPORT TYPE	1980-1981	1981-1982	1982-1983	1983-1984	DOLLAR CHANGE	PERCENT CHANGE
GRANTS						
PELL/SEOG	$ 986,366	$ 849,112	$ 859,386	$ 1,805,962	$ 819,596	83.09%
SUPPLEMENTAL ED. OPPORTUNITY	$ 81,780	$ 106,081	$ 70,295	$ 127,601	$ 45,821	56.03%
VOCATIONAL REHABILITATION	$ 283,891	$ 88,799	$ 175,112	$ 167,096	$ 116,795-	41.14%-
OTHER FEDERAL	$ 120,688	$ 76,762	$ 93,821	$ 325,187	$ 204,499	169.44%
INSTITUTIONAL	$ 0	$ 300	$ 7,000	$ 0	$ 0	ERROR
PRIVATE	$ 1,500	$ 4,395	$ 500	$ 8,391	$ 6,891	459.40%
SUBTOTAL	$ 1,474,225	$ 1,125,449	$ 1,206,114	$ 2,434,237	$ 960,012	65.12%
LOANS						
NATIONAL DIRECT STUDENT	$ 188,755	$ 149,154	$ 76,740	$ 83,793	$ 104,962-	55.61%-
GUARANTEED STUDENT	$ 2,580,150	$ 2,574,163	$ 3,140,373	$ 5,231,585	$ 2,651,435	102.76%
PLUS/ALAS	$ 0	$ 6,771	$ 19,430	$ 67,198	$ 67,198	ERROR
OTHER FEDERAL	$ 33,629	$ 60,953	$ 5,000	$ 25,001	$ 8,628-	25.66%-
INSTITUTIONAL	$ 0	$ 2,000	$ 0	$ 34,161	$ 34,161	ERROR
PRIVATE	$ 1,750	$ 2,500	$ 600	$ 2,500	$ 750	42.86%
SUBTOTAL	$ 2,804,284	$ 2,795,541	$ 3,242,143	$ 5,444,238	$ 2,639,954	94.14%
SCHOLARSHIPS						
GENERAL STATE	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
HOUSE OF DELEGATES	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
SENATORIAL	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
STATE DISTINGUISHED	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
POSTSECONDARY PROPRIETARY	$ 38,672	$ 22,000	$ 14,829	$ 28,200	$ 10,472-	27.08%-
OTHER MD. STATE SCHOLARSHIP BD.	$ 12,200	$ 10,450	$ 3,700	$ 5,300	$ 6,900-	56.56%-
OTHER RACE/DESEGREGATION	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
FEDERAL SCHOLARSHIPS	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
INSTITUTIONAL HIGH ABILITY	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
INSTITUTIONAL ATHLETIC	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
OTHER INSTITUTIONAL	$ 26,645	$ 26,202	$ 38,087	$ 38,734	$ 12,089	45.37%
PRIVATE HIGH ABILITY	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
PRIVATE ATHLETIC	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
OTHER PRIVATE	$ 15,330	$ 8,850	$ 17,650	$ 35,730	$ 20,400	133.07%
*TUITION WAIVERS TO EMPLOYEE, DEPEND.	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
TUITION WAIVERS TO SENIOR, DISABLED	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
TUITION WAIVERS TO STUDENTS	$ 3,315	$ 1,400	$ 1,000	$ 4,345	$ 830	23.61%
SUBTOTAL	$ 96,362	$ 68,902	$ 75,266	$ 112,309	$ 15,947	16.55%
STUDENT EMPLOYMENT						
COLLEGE WORK/STUDY	$ 1,839	$ 2,525	$ 0	$ 2,133	$ 294	15.99%
INSTITUTIONAL WORK/STUDY	$ 0	$ 1,620	$ 0	$ 9,938	$ 9,938	ERROR
OTHER INSTITUTIONAL	$ 16,387	$ 6,095	$ 70,072	$ 114,051	$ 97,664	595.98%
REMISSION OF FEES/STUDENT EMPLOYMENT	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
SUBTOTAL	$ 18,226	$ 10,240	$ 70,072	$ 126,122	$ 107,896	591.99%
TOTAL SUPPORT	$ 4,393,097	$ 4,000,132	$ 4,593,595	$ 8,116,906	$ 3,723,809	84.77%
LESS FRINGE BENEFITS	$ 0	$ 0	$ 0	$ 0	$ 0	ERROR
TOTAL AID	$ 4,393,097	$ 4,000,132	$ 4,593,595	$ 8,116,906	$ 3,723,809	84.77%

*INDICATES SUPPORT TYPE AS A FRINGE BENEFIT

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APPENDIX D

Independent Postsecondary Institutions Included in the Financial Aid (S-5) Data

	AY 82-83	AY 83-84
Baltimore School of Dog Grooming		x
Barbizon School of Modeling and Fashion Merchandising	x	x
Bladensburg Barber School	x	
Chesapeake Business Institute		x
D'Arrigone Academy of Beauty Arts and Sciences	x	x
Data Processing Institute	x	x
Diesel Institute of America	x	x
Fleet Business School		x
Harmon's Beauty School	x	x
International Academy of Hair Design and Technology		x
International Fabricare Institute	x	x
Johnston School of Practical Nursing	x	x
Lincoln Technical Institute	x	x
Marc School of Beauty	x	x
Maryland Bartending Academy		x
Maryland Beauty Academy		x
Maryland Drafting Institute		x
Maryland Institute of UltraSound Technology	x	x
Mercy Hospital-School of Radiologic Technology	x	x
Potomac Academy of Hair Design	x	x
Professional Institute of Commercial Art	x	x
RETS Electronic Schools	x	x
Robert Lewis Studio of Hair Concepts	x	
Sinai Hospital School of Radiologic Technology		x
Sinai Hospital School of Respiratory Care	x	x
South Baltimore General Hospital-School of Practical Nursing	x	x
Traditional Acupuncture		x
Tri-State Beauty Academy		x
Washington Fashion Academy	x	x
Westminster Beauty School		x
Woodridge School for Secretaries	x	

APPENDIX E

Independent Two and Four-Year Institutions Included in the Financial Aid (S-5) Data

	AY 82-83	AY 83-84
Baltimore Hebrew College	x	
Capitol Institute of Technology	x	x
Columbia Union College	x	x
Eastern Christian College	x	x
Goucher College	x	x
Hagerstown Business College	x	x
Hood College	x	x
The Johns Hopkins University	x	x
Loyola College	x	x
Maryland College of Art and Design	x	x
Maryland Institute College of Art	x	x
Mount St. Mary's College	x	x
College of Notre Dame of Maryland	x	x
Peabody Institute of Johns Hopkins	x	x
St. John's College	x	x
St. Mary's Seminary and University	x	x
Villa Julie College	x	x
Washington Bible College	x	x
Washington College	x	x
Washington Theological Union	x	x
Western Maryland College	x	x